

CLIENT SERVICES NEWS

Launch Servicing Q1 Collection Update

In 2025, our commitment to enhancing collections continues to align with our clients' priorities as we implement innovative strategies to optimize overall portfolio performance as well as improve communication and engagement with consumers. The following initiatives are aimed at streamlining the collection process and fostering stronger connections with customers:



1. Omni-channel Messaging Changes: To enhance communication effectiveness, the collection process integrates diverse messaging strategies across various channels, ensuring that outreach remains dynamic and engaging. By frequently updating communication through welcome letters, texts, and voicemails, consumers are kept informed of their obligations and encouraged to opt for automated payments, ultimately fostering a stronger connection with consumer and reducing default rates.

2. Enhanced Collections Document Delivery: We're expanding our premium certified mail options to enhance the collections process, partnering with our clients to deploy on targeted account segments. This practice has proven successful in facilitating better connections with consumers and contributing to an increased rate of cures, thereby enhancing the overall recovery process.

3. Streamlined Outbound Customer Verification: The implementation of improved verification processes significantly enhances the initial caller experience during Right Party Contacts (RPC) outreach. By refining caller engagement protocols, the collection team can capture payments more effectively, ensuring that communication with consumers is both efficient and targeted.

4. Caller ID Branding: By incorporating client white-label branding on outbound caller ID, the collection process aims to bolster recognition during outgoing calls. This initiative is designed to improve response rates from consumers, as caller ID branding helps establish credibility and familiarity, leading to increased Right Party Contact success.

5. Enhanced Call Objectives: The new collection strategy places a strong emphasis on educating consumers about key financial concepts associated with their accounts such as UCC liens, the solar disconnect and reconnect process. By increasing awareness around these topics, collectors can facilitate informed discussions that promote adherence to payment obligations.

6. Streamlined Postponement Process: To enhance operational efficiency, the new streamlined postponement process allows consumers to complete and submit online forms that prioritize routing into the Zendesk ticketing system. This modernization reduces friction for consumers seeking assistance and ensures that their needs are addressed promptly, contributing to a smoother overall experience in debt management and recovery.

7. Local Caller ID: Launch is introducing a Local Caller ID feature that will display local phone numbers corresponding to the customer's area code during outbound collection calls. This initiative aims to enhance customer engagement by increasing the likelihood of live answers, as many customers are more inclined to respond to calls from local numbers. When contacted by the Launch Default Prevention team, customers will generally see one of three different local phone numbers on their Caller ID, and any callbacks to these numbers will be routed back to the Launch call center. By incorporating this feature alongside the periodic display of a designated toll-free servicing number, we anticipate fostering improved communication opportunities and positively influencing delinquency rates. This has been successfully implemented and Launch has already seen increased RPC rates across the board.

Launch is Growing!



Goal Solutions' subsidiary Launch Servicing is steadily growing and now has expanded to over 250 team members that service 728,000 accounts valued at over \$16 billion. We want to thank our valued clients for trusting us with their servicing business as we continue to invest in the best people, technology, processes, and culture for continued success.



When It Comes To Managing Assets, A Picture Is Worth Higher Returns

Lucidity, an innovative reporting and analytics platform developed by Goal Solutions, continues to reinforce its role as an invaluable resource for firms looking to enhance their analytics without the burden of in-house data teams. We currently have 10 dashboards converted to the new platform. Tailored specifically for structured finance, Lucidity enables investors and lenders to monitor critical metrics effectively, forecast potential issues, and make informed decisions to mitigate risks. With features like customizable dashboards, color-coded indicators, and seamless data integration, Lucidity empowers users to visualize complex data in an accessible format.

A Season to Celebrate

At our core, we believe in fostering a vibrant corporate culture that values our employees and celebrates shared achievements.

This year, we hosted festive holiday parties in Sioux Falls and San Diego, where team members came together to revel in the spirit of the season and reflect on our successes in 2024.

The Sioux Falls event embraced a lively carnival theme complete with a hypnotist, while the San Diego celebration captured the glamour of the Oscars, creating unforgettable experiences for everyone involved. As we raise a toast to our accomplishments, we look forward to an even more prosperous 2025 together!



UPCOMING HOLIDAYS

- President's Day - 2/17/2025

SF Vegas 2025

February 23 - 26, 2025

Aria Resort & Casino

3730 S Las Vegas Blvd
Las Vegas, NV 89158

Goal Solutions is excited to announce that we will be attending the SFVegas event later this month and we welcome the opportunity to meet with any clients who will also be in attendance. We look forward to connecting with you at this premier capital markets conference!