

# CLIENT SERVICES NEWS



## Launch Communications – What’s New & What’s Next

We’re shaking things up to make our communications smarter, fresher, and more impactful. Here’s a sneak peek at what’s rolling out:

- **QR Codes Are Here!** We’re embedding QR codes into select letter communications to make it easier for recipients to take action instantly. We’ll be tracking scan rates to see how users engage—because who doesn’t love a good data-driven upgrade?
- **Fresh Language, Fresh Impact.** Out with the stale, in with the strategic. We’re revamping the tone and wording of our communications to better connect with customers. Our analytics team will be diving into the data to measure how these changes influence behavior.
- **Targeted Campaigns on the Move.** New outreach efforts are launching to support borrowers as deferments end and accounts shift into past-due status—especially those on ACH. These campaigns aim to inform, engage, and guide customers through next steps with clarity and care.

## PROGRAM MANAGEMENT TIMELINES :WHAT TO EXPECT

Here’s a quick breakdown of typical turnaround times for key setup activities. Timelines may shift based on complexity, but this gives you a solid baseline for planning:

Category	Estimated Timeframe	Notes
New Client Purchaser	2 – 4 weeks	Begins after we receive all required info and a signed contract (if needed)
New Lender ID Setup	2 – 4 weeks	Starts once all necessary details and contract (if applicable) are received
New Product Setup	4 – 6 weeks	Kicks off after full documentation is received
New Portfolio/Investor Code	2 business days	Quick turnaround once all required info is submitted

We’re committed to keeping things moving efficiently—clear inputs mean faster outputs. Let us know if you have questions or need help navigating any of these steps.

## CUSTOMER SERVICE ENHANCEMENTS



We're excited to announce our transition to **CXone**, a modern contact center platform that empowers us to deliver even better service to your customers. Here's how it helps:

- **Real-Time Visibility:** We now have live insight into call activity and agent performance, allowing us to respond faster and more effectively.
- **Smarter Queue Management:** Customers can opt for a **queue callback**, reducing wait times and improving satisfaction.
- **Continuous Improvement:** With advanced coaching tools, our team is better equipped to deliver consistent, high-quality interactions.

This upgrade means your customers get faster, more responsive service—and you get greater confidence in the experience we're delivering on your behalf. We aim to have this fully transitioned by end of August.

## BORROWER PORTAL INTAKE UPDATES

The recent updates to our Borrower Portal—particularly the introduction of workflow optimization flows and our intelligent chatbot, **Ella**—are significantly enhancing operational efficiency and the borrower experience in several key ways:

- **Streamlined Process:** The portal now intelligently guides borrowers through each step of the process, reducing confusion, minimizing back-and-forth communications, and ensuring faster completion times.
- **Workflow Optimization:** Automated flows allow for more efficient routing of tasks, reducing manual interventions and ensuring the right tasks go to the right teams at the right time.
- **Chatbot Support (Ella):** Ella handles common borrower questions in real-time, reducing the volume of inquiries to live agents and enabling our staff to focus on more complex or high-value interactions.
- **Data Integrity:** With integrated forms and validation checkpoints, borrower inputs are now captured more accurately and consistently, reducing errors and downstream rework.
- **Assignment of Work:** The system and data points allow us to intelligently assign work based on predefined rules and borrower activity, which supports workload balancing and faster turnaround times. Future omni channel capabilities include auto assignment.
- **Real-Time Visibility:** Teams and supervisors now have better insights into ticket status and task progress, supporting proactive management and improved SLAs.
- **Reduced Cycle Time:** The combination of automation and self-service options leads to shorter processing cycles, improving both internal efficiency and customer satisfaction.
- **Scalability and Consistency:** These improvements lay the groundwork for scalable growth while maintaining a consistent borrower experience across all interactions.

Overall, the updated portal drives measurable improvements in productivity, customer satisfaction, and operational control.

# COLLECTIONS TRANSFORMATION

We are transforming collections through a data-driven, customer-focused approach that prioritizes performance, efficiency, and impact. Our latest enhancements are designed not just to improve internal processes—but to deliver real, measurable value to our clients.

By deeply analyzing Right Party Contact (RPC) rates, we're gaining critical insights into customer behavior and engagement. These learnings allow us to refine our outreach strategies, optimize contact windows, and enhance the overall quality of each interaction.

We're also adjusting our scheduling and capacity models to align staffing with high-probability engagement windows—ensuring our teams are reaching the right customers at the right time, with the right tone and tools.

## What this means for you:

- **Faster recovery** through increased right party contacts and higher conversion rates
- **Lower losses** driven by more timely outreach and better borrower engagement
- **Improved customer experience** that reduces friction and supports long-term resolution

We continue to **pivot our strategy based on what works**—leveraging performance data and proven methods to ensure every decision supports your bottom line. It's a smarter, more agile approach to collections—designed to help you recover more while protecting the customer relationship.

## BIG NEWS FROM DEFAULT PREVENTION!

We're thrilled to announce the launch of **Promise-to-Pay functionality** in the LSS system—a game-changing enhancement that's set to elevate how we manage and track customer commitments.

With this new feature, we'll gain powerful visibility into:

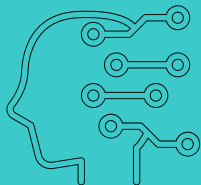
- **Customer payment arrangements**
- **Agent performance and conversion rates**
- **Kept promises and multi-payment plans**
- **Right Party Contact optimization**

The image shows two screenshots of a software interface. The top screenshot is titled 'Promise To Pay Update' and contains fields for 'Loan ID: 1145291', 'Amount: \$100.00', 'Person Name: DEMO PERSON1667661', 'Date: 5/31/2025', 'Payment Plan: [X]', 'Payment Plan Amount: \$100.00', 'Frequency: MONTHLY', 'Payment Plan Start Date: 6/1/2025', and 'Payment Plan End Date: 7/31/2025'. The bottom screenshot is titled 'Promise To Pay History' and displays a table with columns: ID, Date, Amount, Status, Person ID, and Person Type. The table contains three rows of data. Below the table, it indicates '3 items in 1 page'.

ID	Date	Amount	Status	Person ID	Person Type
22	06/01/2025	\$100.00	PEND	996774	BWR
25	06/01/2025	\$100.00	COMP	996774	BWR
26	06/01/2025	\$100.00	COMP	996774	BWR

This means smarter strategies, stronger outcomes, and sharper insights across the board.

Our team is actively working on building out reporting, and we're excited to share meaningful insights once we've had more time with the tool and a solid set of data to analyze. In the meantime, we appreciate your patience and understanding as we ensure the information we provide is both accurate and impactful. Stay tuned—more updates are on the way!



## ADVANCING AI-DRIVEN SERVICING FOR BETTER CUSTOMER SERVICE OUTCOMES

We're always looking for innovative ways to enhance customer support and improve servicing outcomes—and our recent use of **Smart Agent Resource Assistant (SARA)** is a great example of that approach in action.

While not yet fully integrated, SARA is currently being used to **summarize customer interactions from our Loan Servicing System (LSS)** and help our agents better understand borrower intent and account status before engaging. This pilot use of SARA allows us to **deliver more thoughtful, informed, and effective service**—especially in situations that require context and clarity.

Using SARA in this capacity supports stronger servicing by:

- Giving agents quick access to customer history and intent
- Improving First Call Resolution (FCR) rates
- Ensuring more accurate and empathetic interactions
- Supporting **loss mitigation and recovery** through early issue detection
- Helping standardize responses based on proven strategies

As we continue to refine and expand SARA's use, we remain committed to leveraging technology that aligns with our core focus—**delivering better results for our clients and their customers.**

Stay tuned for more updates as we evolve this tool into a fully integrated part of our servicing strategy.

### UNLOCKING DATA-DRIVEN INSIGHTS IN STRUCTURED FINANCE

Discover the keys to successful structured finance by downloading our [free eBook](#). Gain essential insights and strategies to enhance your portfolio performance and drive informed financial decisions.



### CLIENT FEEDBACK

»» Thank you, Launch, for doing a great job handling our accounts. Our delinquency rates are right on target with what we were expecting, and we want to give kudos where it is deserved. <<<

### UPCOMING HOLIDAYS

- Labor Day - 9/1/2025
- Veterans Day - 11/11/2025

★ **LABOR DAY** ★★

