

CLIENT SERVICES NEWS

2026 COLLECTIONS TEAM ROADMAP: DRIVING PERFORMANCE AND LONG-TERM SUCCESS

Throughout 2026, our Collections Team is focused on executing a results-driven strategy designed to strengthen performance, improve outcomes, and support long-term success. This roadmap outlines our key initiatives and priorities for the year ahead. We'll continue to share updates and progress as we move forward—stay tuned.



- Introduce innovations such as two-way SMS Communication. We will start with text to pay options and then advance to agent texting by end of 2026
- Expand AI-driven decisioning capabilities by enhancing the borrower engagement model and time of day calling models into "next best action" model by end of 2026
- Enhance investor dashboards by utilizing Lucidity and details around portfolio reporting

BEYOND DIGITAL: ADVANCED PRE-DEFAULT COLLECTION STRATEGIES FOR REACHING ELUSIVE BORROWERS



To increase our chances of reconnecting with dormant accounts, we combine targeted, personalized tactics with innovative engagement strategies. Our goal is to create multiple touchpoints, build trust, and encourage positive action before accounts escalate to default. We continuously monitor performance to refine our strategies and enhance their effectiveness. Here are a few strategies we have implemented for clients and have seen success.

Optional strategies include the following:

- Send certified and overnight mail to show our seriousness and prompt responses.
- Conduct door knocking for direct, personal contact and trust-building.
- Offer tailored repayment options to support customers in resolving delinquency.

TOP 10 CLIENT BENEFITS OF A CHAMPION CHALLENGER DEBT RECOVERY MODEL



The most effective way to consistently drive higher recovery rates and maintain a competitive edge is to implement a champion challenger debt recovery model that actively compares and incentivizes multiple agencies. Our agency management approach is built on this strategy which fosters continuous improvement, ensures optimal resource allocation, and delivers measurable results. To read the full article, click [here](#).

DID YOU KNOW? TCM OFFERS NATIONWIDE LITIGATION SUPPORT



TCM provides litigation services on post charge-off accounts in all 50 states, giving clients a powerful tool to drive recoveries where traditional collection efforts fall short.

Once a judgment is obtained, TCM can pursue liens on property and wage garnishment, creating meaningful leverage on accounts where the consumer has the ability—but not the willingness—to pay.

This strategy has proven highly effective in improving recoveries on challenging portfolios and serves as a strong complement to existing collection efforts.

If you're interested in learning how litigation may fit into your overall recovery strategy, please contact your Client Relationship Manager for more details.

FLEXIBLE PAYMENT OPTIONS FOR BORROWERS

Total Due- We have implemented an option for borrowers for recurring payments. They will now have the option to select:



- **Minimum** - This will pull in the borrowers regular monthly payment amount
- **Fixed** - This allows the borrower to specify a fixed amount to be pulled each month
- **Minimum+Extra** - This allows the minimum payment plus any additional amount the borrower wants pulled each month
- **NEW! Total Due**- This allows regular monthly payment amount plus any past due and fees to be pulled.



NEW UCC NOTIFICATION LETTER: BOOSTING CURE RATES THROUGH CLEARER COMMUNICATION

We implemented a UCC notification letter. The purpose of this enhancement is to reinforce the significance of the UCC filing by clearly communicating its presence to the borrower. We expect this additional touchpoint to help borrowers recognize the importance of staying current on their payments and, in turn, encourage more timely repayment behavior. After our initial implementation, we are seeing an 8% increase in cure rates!

COMPLAINTS MANAGEMENT ENHANCEMENTS



Improving our complaint process is a key focus for 2026. Our objective is to strengthen workflows, enhance quality and consistency, and gain better visibility into emerging trends so we can proactively address root causes and improve the overall customer experience. We have already begun deploying online complaint dashboards into our Lucidity platform. These dashboards will track trends, provide categorized insights, and offer access to underlying customer complaint cases, enabling more informed decision-making and targeted interventions.

Complaint Training Rollout and Knowledge Reinforcement

- **Training Rollout Schedule:** Complaint training was implemented in late early April 2026. This is mandatory training for all relevant employees and leaders.
- **Comprehensive Training Content:** Training covers complaint definitions, submission procedures, routing rules, and compliance obligations.
- **Ongoing Learning and Assessment:** Refresher training is conducted every six months and assessments ensure ongoing competency and update knowledge.
- **Onboarding Integration:** Complaint training will be integrated into new employee onboarding to establish consistent handling from day one.

Expanded Complaint Oversight and Advanced Analytics

- **Trends:** Monthly trend analysis detects risks and root causes, enabling earlier leadership intervention and process improvements.
- **Enhanced Detection/AI-Driven Quality Assurance:** Platform enhancements using analytics to flag complaint related phrases in customer interactions for review. Implementation of AI automatically reviewing complaint workloads, highlighting missed steps and compliance risks to improve resolution consistency.
- **Strengthened Governance and Prevention:** Combined oversight tools improve complaint identification accuracy and support proactive, preventative management approach.

PAYMENT ACCOUNT VALIDATION PROCESS



Did you know that we validate banking information when a borrower provides payment information PRIOR to it being submitted for payment?

Here are some things our Payment Vendor supports today:

- Verifies the bank routing number is valid and active in the US or Canada.
- Utilizes sophisticated algorithms and proprietary processes to ensure the structure of the account presented conforms to the known structure(s) utilized by the bank issuing the account.

GOAL SOLUTIONS' SARA NAMED FINALIST FOR BANKING TECH AWARDS USA 2026 IN BEST AI SOLUTION CATEGORY



We're proud to share that Goal Solutions' innovative, proprietary AI solution, SARA (Smart Agent Resource Assistant), has been named a finalist for the Banking Tech Awards USA 2026 in the category of Best AI Solution. SARA leverages cutting-edge LLM technology to support our agents in delivering faster, more personalized, and empathetic customer service. Read the full article [here](#).

SHAPING THE FUTURE OF LOAN SERVICING WITH AI-DRIVEN INNOVATION



Our latest eBook explores how Goal's growing suite of proprietary, AI-powered tools are transforming portfolio management, borrower engagement, and operational efficiency. Designed for industry professionals, loan servicers, and support teams, this guide provides practical insights into adopting and maximizing proprietary solutions that drive performance and compliance. Available for download [here](#).

Upcoming Holidays

- Memorial Day - 5/25/2026
- Juneteenth - 6/19/2026
- Independence Day - 7/3/2026

