



Presentation Manager

Optimize Recovery Rates and Drive Strategic Value



Boost Portfolio Health: Reduce NCOs, Enhance Performance, and Lower Capital Costs

With rising delinquency rates for consumer credit card and personal loans projected to reach levels not seen since 2010, lenders are under pressure to mitigate charge-offs while improving portfolio performance. Presentation Manager by Payliance offers a solution that not only boosts recovery rates but also directly impacts key financial metrics that are critical to your executive team.

Strategic Value Points:

- 1. Improve NCOs (Net Charge-Offs):** Presentation Manager helps reduce NCOs by recovering 30%-50% more debt than traditional methods, improving your loan portfolio's overall performance and boosting your company's value.
- 2. Enhance Portfolio Performance:** By automating recovery and using consumer-friendly collections, Presentation Manager strengthens portfolio performance, delivering measurable results that impress your shareholders and stakeholders.
- 3. Reduce Back Debt Capital Costs:** Presentation Manager lowers the costs associated with holding non-performing assets, making it a smart investment that improves capital management and financial outcomes.

Key Advantages:

- Developed by a nationally licensed collection agency within Payliance.
- Compliant with payments and collections regulations.
- Flexible implementation at any stage of the first-party collections waterfall.
- Provides debtor notification prior to collection attempts, ensuring transparency.
- Allows lenders to "pull back" debt placements at any time, reducing consumer complaints.

Key Benefits:

- **30%-50% Improvement in Recovery Rate:** Achieve higher recovery rates with minimal operational overhead, positioning your collections strategy as a competitive advantage.
- **\$0 Transactional Costs for Unsuccessful Attempts:** Optimize cost efficiency by ensuring that only successful collections incur transaction fees, aligning operational costs with performance outcomes.
- **100% Configurability:** Tailor the number of presentations, transaction sizes, and timing to match your product and portfolio needs, ensuring flexibility and control over your collections process.

To learn more, email us at salesinquiry@payliance.com or call 866.314.5393.

About Payliance

Payliance, founded in 2007, simplifies lending and borrowing by optimizing payment acceptance, reducing processing costs, and mitigating fraud risk. Serving 350+ lenders and 40,000+ merchant locations, they process 162 million transactions annually worth \$61 billion. Their Payments-as-a-Service platform boosts payments performance by increasing approvals, streamlining transaction processing, and reducing charge-offs.

