

Prodigal for Fintech

While most fintechs remain focused on rapid growth through building their top-line revenue, the commitment to the bottom line is never far away.

Building lending operations correctly from the start is critical to supporting that rapid initial growth — and to achieving the efficiency and effectiveness that will be critical right around the next corner.

But no fintech can build right without delivering on its promises to its hard-won customers. And those promises will always include an excellent experience, at every stage of the loan servicing process. Today, even top fintechs see collections servicing lagging behind their already sophisticated frontend marketing and credit models.

So how can your fintech do it all: **achieve growth, operate profitably, and deliver on experience** — mimicking in collections the sophistication you've already achieved on the frontend?

As with so many things in life and business, success boils down to one thing: **accurate information for accurate insights**.

Prodigal's products surface and use these accurate insights to drive transparent, effective operations, increase loyalty, and create a sustainable business moat — one that can protect and elevate your fintech business through all the changes to come.

Benefits for Fintechs



Extract Powerful, Actionable Insight

Every area of your business can benefit from more accurate insight. Integrating proven machine learning models into your operational intelligence efforts is the first step to extracting value from the information you already have.

But as you learned in the credit policy space, an effective model requires a lot of data and a lot of training. **Prodigal's model is already there.** Our collections and servicing models have been trained with over 100 million relevant calls and are designed to be rapidly deployed within your business, helping you realize the benefits of effectiveness and elevated experience.



Enable Efficient Servicing & Collections Operations

Efficient, effective operations are the product of solid insight — but you need the tools to leverage that insight, as well. Prodigal offers:

- Deep wrap-time analytics to minimize time waste
- Automated notes with AI-assisted call summary to save up to 120 minutes per agent per day
- Real-time agent action prompts that offer guidance about your customers' signals

With these and more productivity and effectiveness tools, fintechs can finally begin to unlock improvements in agent productivity, as well as 100% call QA coverage, and customer segmentation strategies that support repayment — and customer experience.



Deliver Superior Customer Experiences

When your agent productivity tools and workflows actually work, your agents can focus their attention on their conversations.

That attention, along with the contextual conversation data made available from Prodigal's AI model, unlocks a level of personalization and empathy most fintech companies don't have the insight to provide today.

Imagine what you could do if you could tailor the right message to the right customer — and deliver it at the right time via the right agent. These individual customer experiences can be the difference between whether collections functions as a cost or profit center.

Real-Time Product Suite

NEW AGENT TRAINING

ProTrain

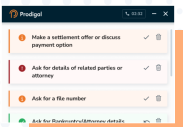
Simulator trains agents in real-time scenarios



DURING CALL

ProAssist

Prompt tailored for next best action in real time



ANALYTICS & COACHING

ProVoice & ProTrain

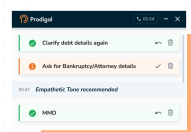
Post-call gains in negotiations



PRE-CALL

ProAssist

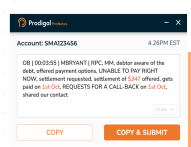
Assistant summarizes account information



POST-CALL WRAP

ProNotes

Eliminate manual notes and reduce wrap time



By the Numbers

25%

Average increase in agent productivity

50%

Decrease in after-call wrap up time

\$10K

Estimated savings in dollars per agent per year

\$1.5M

Total savings a collection agency with 120 agents saved annually

Prodigal Improves Fintech Operations & Customer Experience with Conversation Intelligence

Prodigal delivers a platform for collections center productivity and performance. Our ready-to-deploy, pre-built solution is trained on over 100M calls and gives you the opportunity to integrate machine learning into your backend solutions as you continue to focus on growth through your books.

Learn more about the product features at prodigaltech.com.

