



# Prodigal for Lenders

The loan servicing landscape is in constant flux. New credit populations and major changes in delinquencies give way to a new influx of outstanding debt. On top of that, a constrained labor market and changing regulations are reducing call volumes and increasing compliance pressures every day.

How do you plan to keep up? How do you meet uncertainty and change with steady context and progress?

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

Prodigal's solutions are built for loan servicing and trained on consumer finance interactions. We surface and use accurate insights from your conversation data to support both agent productivity workflows and compliance audit workflows.

Empowering clients with insights and tools, Prodigal is helping lenders increase productivity and reduce operational pains, supercharging their profits.

## Prodigal Improves Agent Productivity and QA with Conversation Intelligence

Prodigal is a Consumer Finance Intelligence solution that supercharges profits by analyzing interactions to unlock insights. Built on decades of industry and data science expertise, Prodigal's real-time and post-engagement applications help lenders and healthcare organizations rely on their data for smarter action.

Loan servicing and collection contact centers optimize operations and quality assurance with Prodigal to boost productivity, compliance, and satisfaction. One in five U.S. borrowers have engaged with Prodigal over more than 200 million interactions.

Learn more about the product features at [prodigaltech.com](https://prodigaltech.com).

## Benefits of Prodigal for Lenders



### 1. 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 servicing and collections models have been trained with over 200 million relevant calls and are designed to be rapidly deployed within your business, helping you realize the benefits of effectiveness and elevated experience.



### 2. Enable Loan Servicing Operations Through Agent Productivity.

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

- Deep in-call silence and wrap-time analytics to minimize time waste
- Automated call 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 borrowers' signals

With these tools, plus the rest of Prodigal's efficacy-focused product suite, lenders can finally begin to unlock improvements in:

- FCR and payment rates
- Regulatory compliance
- In-call time
- Call-routing and treatment strategies
- Borrower experience



### 3. 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 consumer finance AI model, unlocks a level of personalization and empathy most lenders and loan servicers 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 operational success and lack of progress.