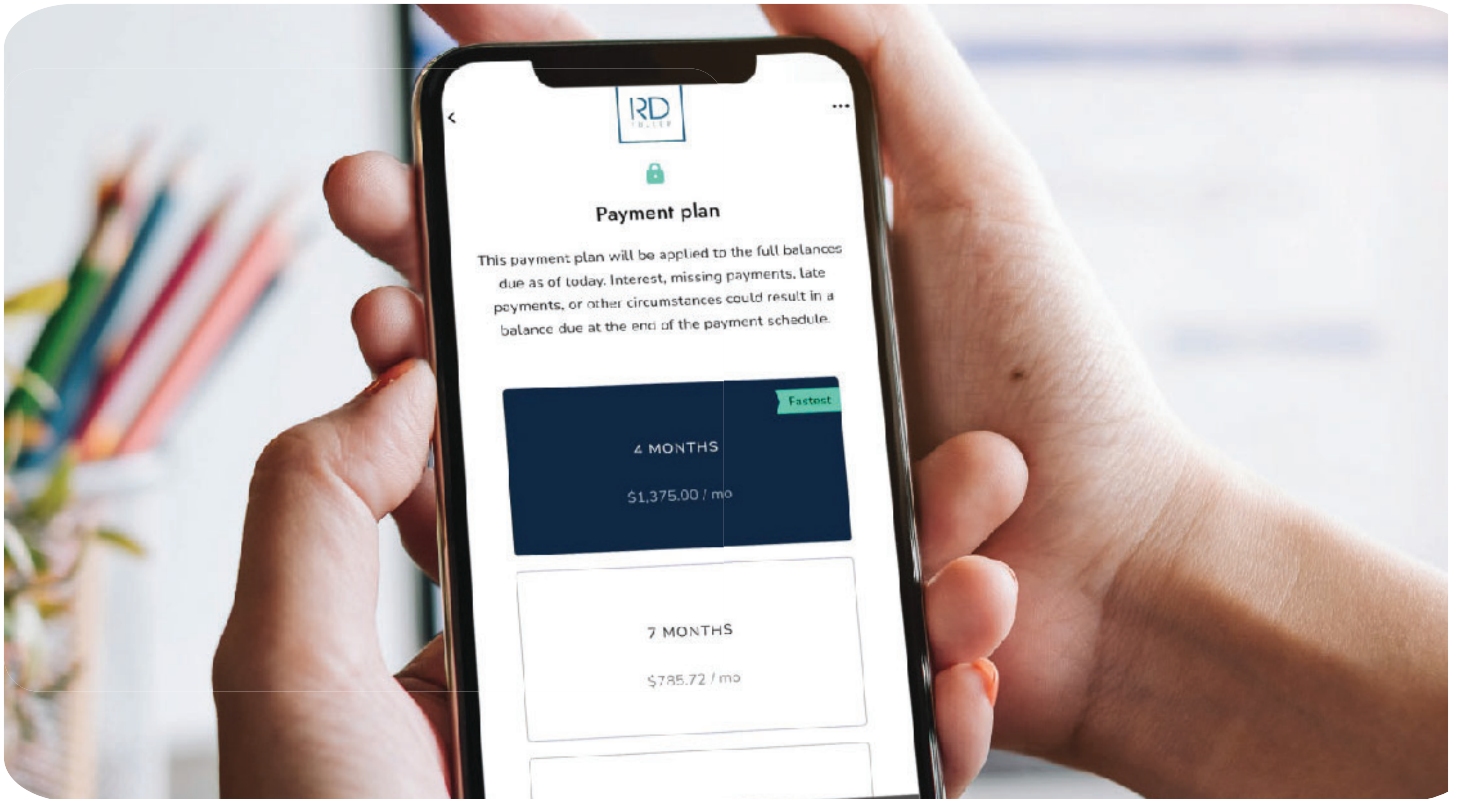


IMPACT ANALYSIS: FLEX PROGRAM



Impact of RD Fuller's SaaS Based Product: Before and After

In the collections world, the approach taken significantly impacts the quality of data, communication effectiveness, and overall recovery results. This case study compares the performance of a first-party collection strategy to that of a traditional third-party approach, with compelling results demonstrating the advantages of first-party efforts.



KEY FINDINGS

Data Cleanliness and Early Resolution:

The first-party approach ensures more thorough data validation and resolution of disputes before escalating accounts to third-party collections. This proactive stance minimizes downstream risks and enhances efficiency.

Communication Strategy:

Leveraging modern communication channels such as text messaging and email in the first-party approach fosters better engagement with past residents compared to traditional phone calls.

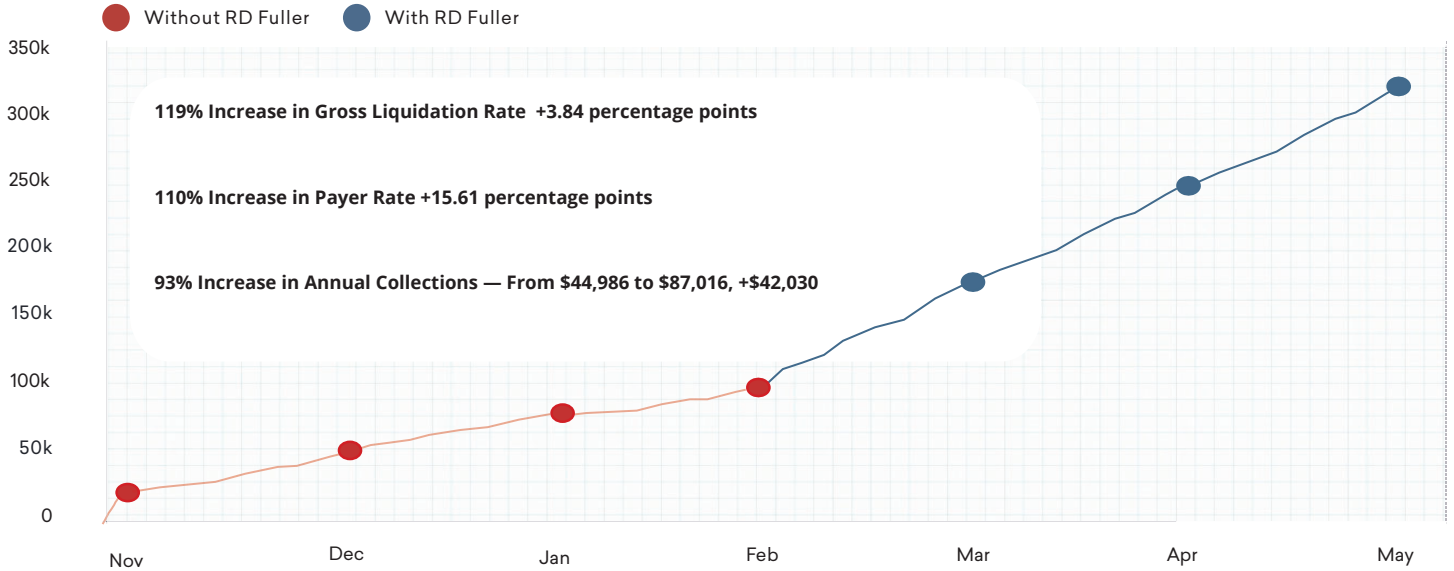
Superior Recovery Performance:

The first-party strategy consistently outperforms the third-party approach in both the payer rate and liquidation rate, demonstrating its value as a more effective and customer-friendly model.

Third-Party vs First-Party

TOTAL \$ COLLECTED

Automation and workflow optimization delivered consistent, measurable gains across both payer performance and total collections.



Faster and Cleaner Account Turnovers with Centralized Data Management

Transitioning from community-level handovers to a centralized environment has drastically improved turnaround times and data accuracy. Previously, it took an average of **115 days** for account extraction with only **43.8% passing the initial review**. Now, the this multifamily housing client delivers files within **35 days**, with nearly **80% passing the**



Transforming Multifamily Receivables with One Centralized Solution