

Say **HELLO** to doing better business

Introducing a comprehensive, reliable and effective call center solution from MicroBilt

HELLO is a call-center service that combines leading-edge risk-management products, a well-trained staff and four decades of experience in the rent-to-own, short-term and installment lending marketplace.



CONNECTING THE WAY YOUR CUSTOMERS PREFER.

More than just operating the phones, **HELLO** handles your customer service traffic at scale including today's most popular communications methods:



BY TELEPHONE

Staffed by trained service experts, all calls are recorded and monitored in real time



ONLINE CHAT

Easily integrated into your website, online chat meets your customers online when they're ready to do business with you.



TWO-WAY SMS

The world has gone mobile, and **HELLO's** integrated two-way SMS means you can do business with customers anywhere they are.



Learn more today. Visit microbilt.com or call **1-800-884-4747**

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INTEGRATED DATA SERVICES ACROSS THE LENDING CYCLE.

From originations to collections, HELLO's service team brings along access to a suite of proven tools to help you:

- Make better lending decisions.
- Protect your business from fraud.
- Transact at your risk threshold.
- Monitor your portfolio.
- Track down, delinquent customers.
- Deploy scalable teams with dedicated supervisors.
- Ensure seamless representation of your organization.

PORTFOLIO MONITORING

MicroTrac – A customizable, real-time monitoring tool sends alerts when specific changes occur within your customer base including:

- Address changes.
- New aliases.
- Changes to phone and email contacts.
- Changes to employment.
- Criminal activity.
- Bankruptcy filings.

...and more.

MICROBILT CONSUMER AFFAIRS

Consumer Affairs is a service for customers to dispute information on their consumer report without burdening your staff.

COLLECTIONS AND RECOVERY

SmartTrac - Looks across 135 attributes using both traditional and alternative credit data to score the collectability of a consumer.

Skip Tracing Suite - Consists of a series of flexible products like Super Phone, Enhanced People Search, Address Search and Trace Detail which can be used to find names, aliases, known associates, phone number, and addresses.

SPOT Place of Employment - Identifies the place of employment for an individual saving time and money during collections.



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PORTFOLIO MONITORING

MicroTrac – A customizable, real-time monitoring tool sends alerts when specific changes occur within your customer base including:

- **Built-in finance grade security and regulatory compliance**
HELLO is certified and meets all federal regulatory requirements including PCI. We also back our services through the highest data security standards.
- **Reporting, monitoring, and oversight with HELLO** you'll have access to a real-time dashboard for monitoring and reporting and calls, SMS and chat exchanges can be recorded, logged or monitored in real time.

PEACE OF MIND RIGHT FROM THE START.

HELLO is wholly owned by MicroBilt. With nearly 40 years of experience serving lenders, we stay on top of regulatory requirements and give you the information you need to manage your business.



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