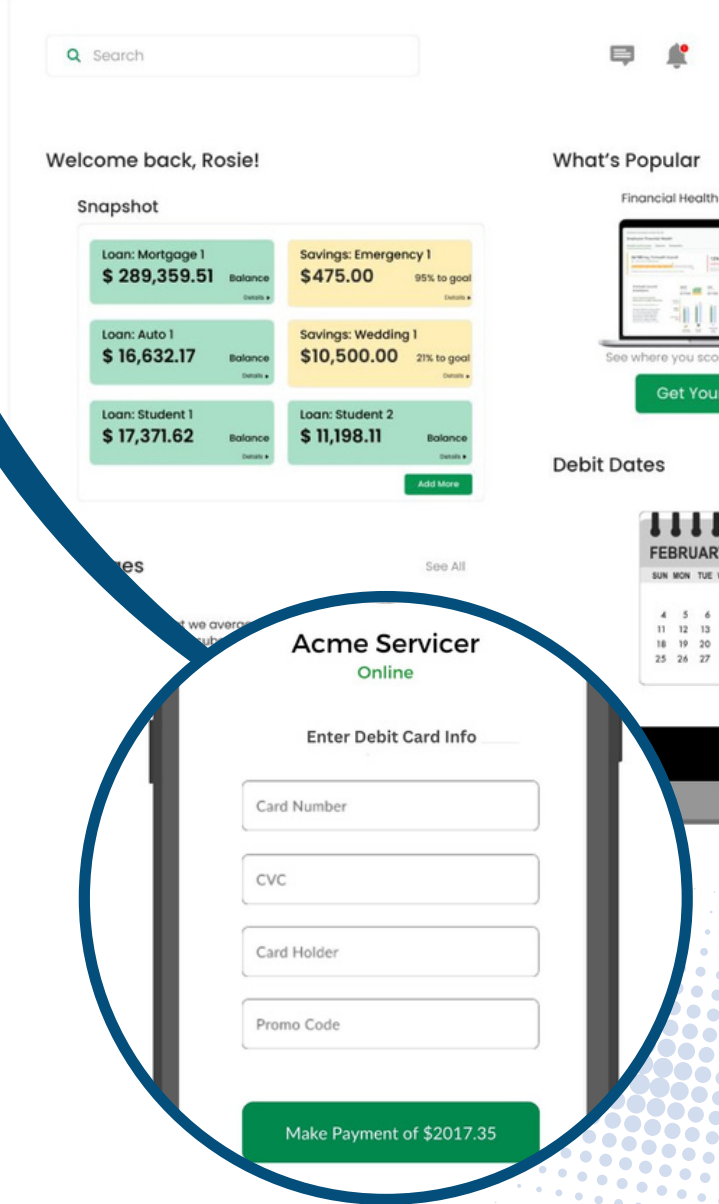


Improve Digital Payment Adoption

Maintain a 99.7% Success Rate for Ongoing Payment Surety

If you've tried and failed to enroll borrowers into digital payments, with EarnUp you can offer value beyond bill pay and reduce delinquencies 44.9%.

- 1 BOOST BORROWER RECAPTURE
- 2 LOWER DELINQUENCY RATES
- 3 AUTOMATE PROCESSES
- 4 IMPROVE PAYMENT CERTAINTY



Cobranded Experience & Less Manual Intervention

- Borrowers use a single sign on to automate auto, personal, student, & mortgage loan debits
- We Conduct Initial Outreach if a Debit Fails

With EarnUp, borrowers manage all debt payments from one dashboard, can break larger payments into 2 or more increments to make budgeting easier.

EarnUp's award winning platform integrates three suites for consumer engagement & financial stability, payment surety, and data & analytics.

We send automated payments to 200+ mortgage servicers & depository institutions and maintain a 99.7%+ debit success rate

