

**Symend: The smarter
way to improve
collection rates—
backed by science**



We've cured 128M delinquency events across industries. We can help you too.

Symend empowers enterprises to achieve faster recoveries, reduce roll rates, and foster customer loyalty. By proactively engaging at-risk customers with hyper-personalized, digital-first messaging campaigns, Symend Cure turns delinquency management into a growth opportunity. Combining purpose-built AI and behavioral science, it drives **91% audience engagement**—helping enterprises modernize debt collection, minimize charge-offs, and build lasting customer relationships.



“Symend became a critical service for TELUS overnight as call volumes skyrocketed and customer uncertainty continued to rise. Having Symend as a trusted partner allowed us to continue to provide outstanding customer service and build stronger relationships with our customers at a time when they needed it most.”

—**Kim Vey, Director,**
Client Operations at TELUS

Overcome the top challenges in debt recovery

- **High delinquency rates:** Increasing volume of overdue accounts and frequent charge-offs.
- **Delayed recovery timelines:** Lengthy delinquency periods that increase the cost and complexity of debt recovery.
- **One-size-fits-all outreach:** Ineffective campaigns that fail to resonate with diverse customer segments.
- **Escalating operational costs:** Rising expenses tied to manual processes and ineffective recovery strategies.



Innovative features for optimized collections

- **Proprietary customer segmentation models:** Identify Delinquency Archetypes based on actionable traits and repayment likelihood. Dynamically adjust treatment strategies to maximize repayment outcomes.
- **Generative AI:** Processes insights from 160 million delinquency events to deliver optimized and tailored customer outreach.
- **Playbook frameworks:** Provide self-learning AI with actionable strategies based on seven years of research and over 6 billion data points.
- **Hyper-personalized messaging:** Selects the most effective behavioral tone and tactic for each customer to improve engagement.
- **Real-time insights:** Delivers performance data and actionable analytics to continuously optimize engagement strategies.



Proven benefits for smarter debt recovery

- **Boost collection rates and decrease roll rates:** Achieve higher repayment success by increasing customer motivation to resolve debt through hyper-personalized engagement.
- **Increase customer lifetime value (LTV):** Prevent roll rates and charge-offs, enabling stronger, long-term customer relationships.
- **Minimize financial risk:** Reduce losses from delinquent accounts and improve overall cash flow.
- **Enhance operational efficiency:** Reduce outbound collection calls, drive more inbound payment calls, and support self-service cures to make better use of human capital and OpEx.
- **Improve brand loyalty:** Deliver positive customer experiences that build trust and strengthen customer satisfaction.
- **Free up capital for growth:** Minimize charge-offs and make more capital available for revenue-generating initiatives.



Real results, real impact—at scale

128M+

cured delinquency
events

Reflects extensive
application across
diverse industries

\$34B+

recovered

Represents total debt
resolved through effective
engagement strategies

45%

OpEx
reduction

Achieved by minimizing
outbound calls and
increasing efficiency

6X

conversion

Drives faster average time
to resolve delinquencies



“Symend found those behavioral tactics that weren’t like shaking your finger— but that triggered something in the customer’s brain that said, ‘I’ve got to do something, I’ve got to act on this.’”

—**Tammy Shanks**,
Manager of Collections and Customer Service
at Rifco



Symend maximizes collections performance by combining behavioral science with AI-driven insights to enhance critical debt recovery KPIs such as recovery rates, liquidation rates, roll rates, and time to cure. Major enterprises across financial services, telecommunications, utilities, and auto finance trust Symend's tailored approach to optimize collections effectiveness while strengthening customer relationships.

Contact us today

to learn how Symend can help your business maximize recovery rates, minimize charge-offs, and increase customer LTV.