

How AI Helps Solve Debt Collection Challenges



Account-level personalization has been proven to help businesses improve debt collection recovery rates. But doing so at scale has historically been time-consuming and costly. AI, powered by machine learning, alleviates this burden, leading to higher recovery rates.



Content That Engages

AI analyzes consumer interactions to find which message will resonate most with each individual.



Times That Are Convenient

AI uses data to determine the most appropriate contact times to achieve consumer action.



Channels That Makes Sense

AI identifies the ideal communication channel for consumer engagement and continually learns to refine future decisions.



Compliance That Is In Code

Built by veteran legal experts to deliver your compliance standards designed to support FDCPA, Reg F, and requirements out-of-the-box.



Process That Scales Effortlessly

AI deploys your collections strategy consistently across your portfolio(s), maximizing business outcomes and margin performance.



When you **scale through technology**, you can achieve **better margins** while operating in a manner that is **more consumer-centric**.”



Thomas Overton
Chief Product & Technology Officer



About TrueML and Our Companies

Retain is a part of the TrueML Technologies family of companies. TrueML pursues innovative solutions to revolutionize the financial services industry through its subsidiaries' products and services that improve client collection rates and customer experience. TrueML Products, maker of Retain, develops AI-powered products for companies and consumers seeking financial health. TrueAccord offers digital-first debt collection, leveraging data science and technology to deliver superior results.