

Email Deliverability

Are Your Messages Getting Seen?



Debt collection emails can be a powerful tool to help improve recovery rates - but only if they're getting in front of consumers.

When you hit the “send” button, your emails go through unseen tests by email service providers (ESP) to determine if the message is delivered to consumer inboxes, is sent to spam, or bounces. **Understanding all these deliverability variables is key to driving consumer engagement and securing repayment.**



Email Delivery measures whether your message was accepted

Email Deliverability determines where an email lands once it's accepted

Email Delivery vs. Email Delivery Specialist

There are plenty of providers that can help businesses send out digital debt collection communications - but there's only one with the depth of industry experience to get your emails seen.

Retain's dedicated Email Operations and Deliverability Team, alongside a patented machine learning decision engine, proactively monitors and adjusts so your email outreach follows best practices to maximize inbox delivery.

Our white-label debt collection software, Retain, is designed to scale seamlessly and provide a cost-effective way to help your business get more emails into consumer inboxes.



Using Retain has helped us fully automate email and SMS outreach efforts. **Engagement increased as did the number of scheduled payments**, reducing the number of eventual charge-offs on our books."

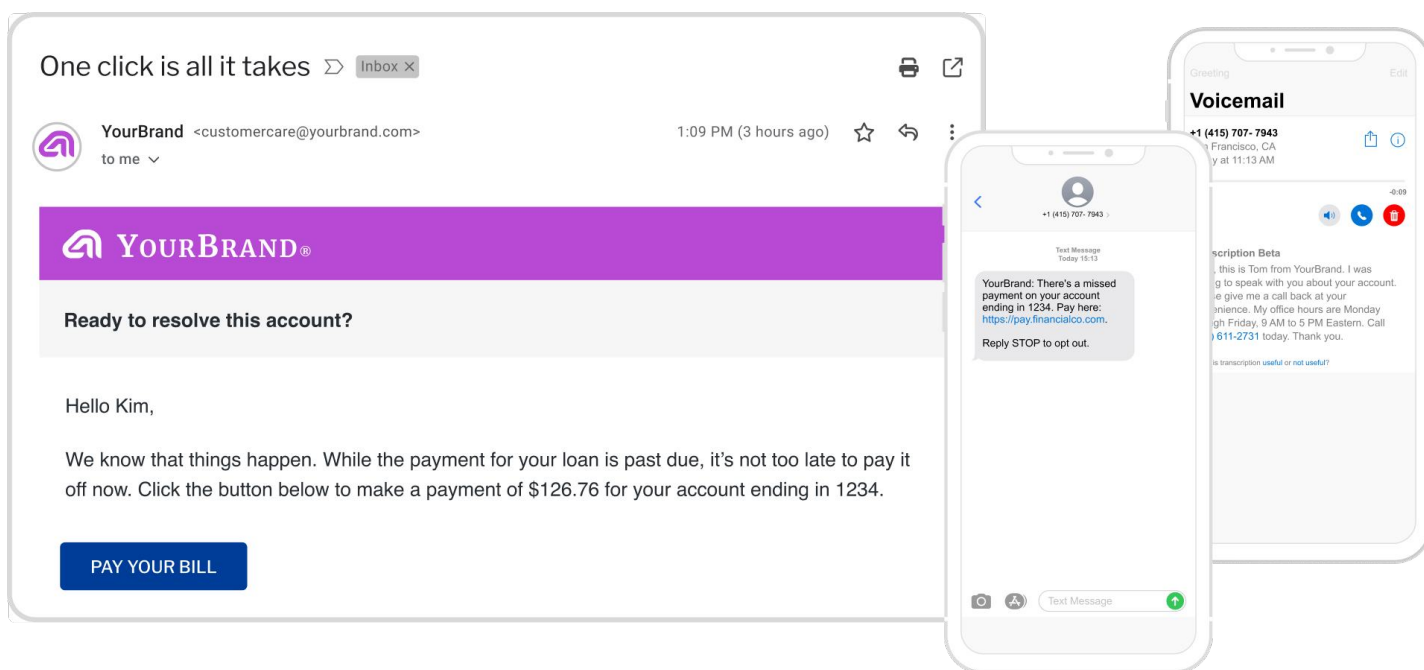


How Retain's Email Performance Stacks Up

By partnering with an email deliverability expert like Retain, your business can achieve results that go beyond industry averages:

		% Increase	Industry Average
Unique Open Rate	37.64%	37.27%	27.42%
Click Rate	2.23%	48.67%	1.50%
Delivery Rate	97.12%	7.9%	90%
Deliverability Rate	87%	2.4%	85%

**Source: Retain platform data from 2026. "Industry average" reflects multiple email data reports from MailChimp, Hubspot, and other major providers. Results vary by portfolio, channel, and consumer base and are not a guarantee of future results.*



Learn how your business can improve email delivery and deliverability rates to get more of your emails seen with Retain.

Increase Payment Volume By Having More Emails Seen

Learn more at Sales@trueml.co



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.