Proprietary  Realtime EMail platform enabling faster resolution and increasing borrower correspondence.

* Types of EMail sent
  + Validation emails at the time of placement in both English and Spanish based on customer requirements.
  + SIF offer in both English and Spanish based on customer requirement
  + Email address validation
    - Email platform does custom validation check to make sure emails address is active.
    - This reduces bounce for invalid email addresses and improves the email domain reputation.
    - 7% of account rejected due to this scrub
    - Host platform updated in real time with name match results
  + Other validation and scrubs
    - Duplicate emails in last 15 days are removed.
    - Emails with state restriction, invalid collector name and unsubscribed flag are removed.
    - These scrubs help us meet the compliance requirements.
    - Less than 1% of the accounts are rejected due to this scrub.
    - Host platform updated in real time with these scrub results.
* Intelligent uses of Letter Scores
  + Letter types are scored based on their past open and delivery rate.
  + Emails with better scores are sent on one domain other emails are sent on a different domain. This is to ensure a good reputation for the domain with better letter scores. A good reputation of the domain helps better delivery to the in-box and thus better open rates.
* Real time updates to host platform
  + When an email is delivered, dropped, clicked, opened, bounced or spammed.
* Advantage Email
  + Delivery rate >95% typical delivery rate are around xx%
  + Open rate >15% typical open rate are around 10%
  + Cost per email -$0.03
    - Typical Vendor cost -$xx
    - Avg gross monthly collections email $192,184
    - Avg monthly email sent 222,826