

Turning the debt cycle into an advice journey for your customers



THE NEED

There's never been a more pressing time to transform debt support.

From a cycle like this...





THE HOW

Turn the debt cycle into a customer-centric advice journey with Elifinty.

With three connected hubs, the Elifinty platform creates a direct line of communication between the key players in debt support. This, alongside an AI solution engine, makes it quick and easy for organisations to match their customers to the right support, intervene early when they're at risk of defaulting, and lower the cost of servicing them.

It also allows individuals to engage with creditors, advisors, and self-serve tools to guide their financial planning and education - so that they can work towards long-term financial health, proactively.



Today's debt management cycle **Our reimagined debt** advice journey

A disjointed journey

There are lots of steps and lots of exit points, making it difficult to move forward. If people "fall out" of the cycle, they go back to the beginning.

Lengthy and labour-intensive

The journey is time-consuming and stressful. Customers receive lots of complex documents and need to gather lots of information in return.

No ongoing support

Once a payment plan is in place, there's no aftercare to encourage sustainable behavioural change or to protect customers' wellbeing.

A seamless journey

A straightforward journey with only the essential steps, minimising time-to-support for customers. If people "fall out", they re-enter at the stage they left.

Conveniently automated

If it can be automated, it is. This includes auto-filling documents and allowing customers to share their data digitally to reduce admin.

Ongoing support

Customers can access aftercare any time they need, from self-serve tools to mental health support, to protect their financial, physical, and mental wellbeing.

THE WHY

The Elifinty debt advice journey offers a win-win-win.



For people in debt

What?

Customers work towards realistic repayments with the support they need to understand and adjust how they spend and budget.

Why?

Don't lose your benefits	← Suppo	ort resources	Support reso
You have £180 unclaimed benefits click below to find out more!		n we help?	Job Sup
Find our more		sources	how to get there or deal needs
Support Resources Find resources to help you in all aspects of your life →	Search	Q	Search
Benefits Calculator	Ä	â	Job Opportunities
You have £180 unclaimed benefits click below to find out more! \rightarrow	Emergency	NHS	
Goal Setter		e	Build Professional sk
Set savings goals and start working towards them now \rightarrow	Mental Health	Job Support	
Budget Optimizer			l lost my job

So they can repay their debts to creditors while building long-term financial resilience - a key tool for ending the debt cycle.



← Jessica Lor	g			Q Search	h Q
Finalized on 14th Oct 2023	→ In progress	→ Need Follow-up →	Pending review →	Not started \rightarrow	Can I update the customer data for them?
Registration	Data	Solution Identification	Solution identified: Payment advice	Aftercare	Navigating the communication function of a customer support
					platform is essential for seamless interactions. After logging in, find the "Communication" or
Tags: Eviction Bengall	Domestic Abuse Risk of ho Sign language + Add new	···	Health problems Loss of i	ncome No wifi access	"Messages" tab to access the communication module. Choose the desired channel, whether it's
					email, live chat, or social media. Templates are your time-saving allies - select or create templates
Timeline Profile Pr	ivacy Financial Solutions Note	s Communicate			that align with common inquiries, and personalize them before sending. This ensures consistent
Personal Contact	Accessibility & Health				and effective responses. Track conversations, close cases when resolved, and gather feedback to
First name	Jessica				refine your support approach.
Middle name	Middle name				Using Templates for Customer Support Success
Last name	Long				Templates in customer support platforms are invaluable tools for quick and consistent
Gender	Female	~			communication. Begin by accessing the template section within the communication module
Gender reassignment	Select from dropdown	~			Choose from existing templates or craft new ones to suit common queries. When responding to
Date birth	01/01/1995	m Age 28			customer messages, apply relevan templates, and personalize them a needed. This blend of efficiency
Due onn	01011995				and customization ensures that yo address inquiries promptly while maintaining a personal touch. With
					templates, you'll streamline responses without sacrificing
					quality.



For support agents

What?

Support agents have better visibility into customers' circumstances. They can also communicate within one interface.

Why?

So they can put customers on the best pathway quickly, while building trusted relationships.



For organisations

What?

Organisations can speed up repayments, free up time for collections teams, and help customers display "normal" payment behaviours.

Why?

So they can reduce the risk of customers defaulting on payments, establish a more positive reputation, and maintain profitability.



THE NEXT STEPS

Break the cycle of debt with Elifinty Learn more about our socially conscious customer engagement platform at elifinty.com.