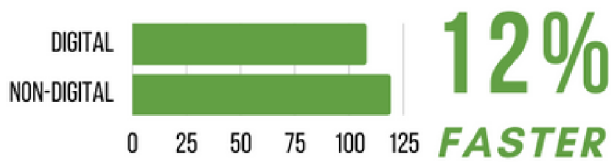


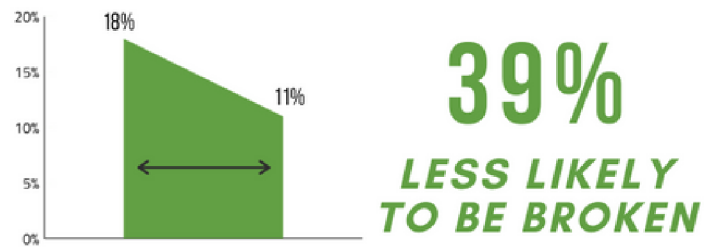
TIME TO FIRST PAYMENT

A first payment on an account occurs approximately 14 days faster if that payment comes from a digital source vs. a payment that comes from a traditional non-digital source.



PAYMENT PLAN CONTINUITY

The payment plans set up via the online portal had an 11% "broken" rate, while those set up via call had an 18% rate over the same timeframe.



To determine the impact of payments from digital channels on overall revenue, a data set of approximately one million Professional Credit accounts were examined in this study. These accounts were referred over the time period 01/01/2019 to 11/30/2020. Each of these accounts belongs to specific Professional Credit clients over a multitude of different debt type sectors.



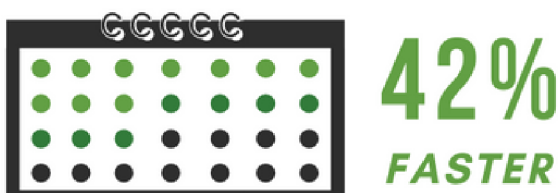
A 2020 DIGITAL PAYMENTS STUDY



COMPARING TRADITIONAL AND DIGITAL PAYMENTS

TIME TO PAID IN FULL

The accounts that were paid in full digitally, did so roughly 7 days faster than those paid in full through non-digital channels.



RECOVERY RATE

For each timeframe, digitally paying accounts outperform their non-digital counterparts all the way up to 365 days from listing.

DAYS FROM LISTING	30	60	90	120	180	365
NON-DIGITAL	18%	29%	35%	41%	48%	63%
DIGITAL	22%	36%	44%	51%	60%	74%

FASTER RECOVERY ACROSS THE BOARD

DOWNLOAD THE WHITE PAPER
"COMPARING TRADITIONAL AND DIGITAL PAYMENTS"
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