

# Help customers get out of debt, not just talk about it.



SpringFour gives your collections team a better way to help customers with past-due payments reduce essential expenses so they can regain financial well-being and repay you. It supports more thoughtful, more human conversations that translate into higher repayment, lower losses, and stronger loyalty.

## Challenge

Primary driver of delinquency:  
65% of consumers say “not enough income”

## Solution

SpringFour connects customers to savings on essential, freeing funds to catch up on past-due bills.

## Outcome

Over **5x ROI** and up to  
**10x increase** in repayment rates

“We’ve quantified multi-million-dollar savings from avoiding losses for both consumers and BMO.”

**Anuj Vohra**

Head of North America Collections, BMO

## You can’t collect what isn’t there

When customers fall behind, it’s not always about willingness. It’s about cash flow.

Americans spend nearly a third of their income on core living expenses. When income is disrupted, essentials come first, payments fall behind and traditional collections tactics can’t fix the affordability problem.

SpringFour offers a smarter path. Inside Debt Manager, teams can instantly connect customers to vetted financial health resources that ease core expenses and help free up funds for repayment.

### Resource category examples:

- Food assistance and nutritional support
- Utility and energy savings
- Rent, mortgage, and housing support
- Childcare and transportation assistance
- Employment and income support
- Healthcare and insurance navigation

## Why this matters

Regulators expect more than “pay now” scripts. Customers expect their credit issuers to stand with them when things go wrong.

**32%** of consumers say they look to their credit issuer for financial advice

**78%** say they’d return to the bank that supported them through financial hardship

## Built in to act fast

SpringFour is built into Debt Manager, so you can put support into action at scale quickly. By helping customers reduce essential expenses, you free up capacity to repay you, and build trust that lasts long after hardship ends.

### Institutions using SpringFour report:

- Up to **10x higher** repayment rates
- **Millions** in annual credit loss savings
- An average **7-point lift** in Net Promoter Score
- Strong, **auditable ESG metrics**

## Proof in market: SpringFour & BMO

A leading North American bank partnered with SpringFour to improve repayment rates, credit loss performance, and ROI across customers in collections.

### Key results from a 2023 study of a portion of BMO's US portfolio illustrates:

- **\$1.9 million** in projected annualized credit loss benefits
- **5x** projected ROI on a one-year investment
- **91,000** financial health referrals delivered

By equipping collection teams with SpringFour, BMO gave customers real, localized help, not generic advice. Customers found ways to lower essential bills, and the bank saw measurable improvements in repayment and loss avoidance.

## Your collections team will thank you

### Empowered, humanized collection teams

A full 98% of collections agents say access to SpringFour helps them deliver better customer service.

### Stronger brand and lasting loyalty

Helping customers through hardship earns trust, boosts NPS, lifetime value, and reputation with regulators & communities.

## How it works



### Unlimited access to real help

Collection teams connect customers to more than 25,000 resources in over 25 essential categories nationwide, right from the Debt Manager interface.



### Always current and compliant

Every resource is independently sourced, thoroughly vetted, and continuously updated by SpringFour's Resource Integrity Team.



### Data you can take to the boardroom

SpringFour's Annual Social Impact Report and usage analytics give you hard numbers to share with boards, risk departments, regulators, and external stakeholders.

## Collections and Recovery, Simplified.

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