

PLATFORM AND COMPANY – INDUSTRY OVERVIEW

DebtStream Overview

An overview of DebtStream, our products, and how we support companies in the credit life cycle from in life through to Collections and Recoveries.

Want more than an overview?

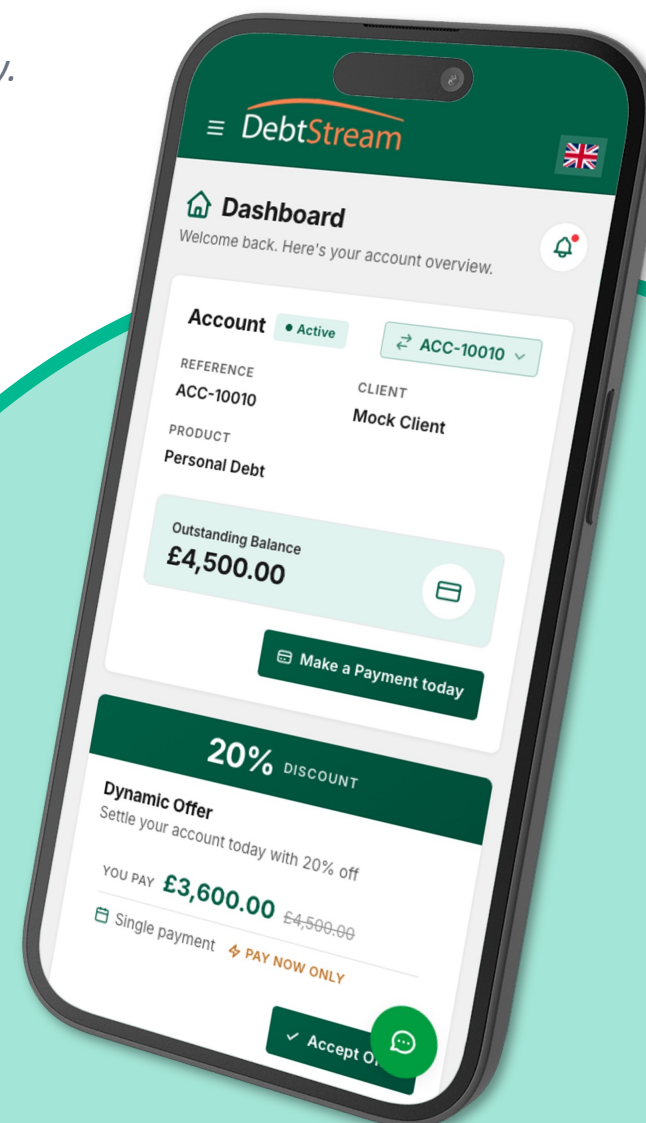
[Request a Demo](#)

What is DebtStream

Launched to market start of 2020, helping companies transform their collections capability.

DebtStream is a digital 'self-service' **customer engagement & collections platform**, enabling businesses carrying credit, such as debt collection agencies, lenders, and utilities providers to **engage with their customers online** and **under their own brand**.

Our platform **drives frictionless customer engagement** at a lower cost in a compliant, non-threatening or imposing manner, **reducing operational costs, driving efficiency, increasing call centre capacity and revenue**.



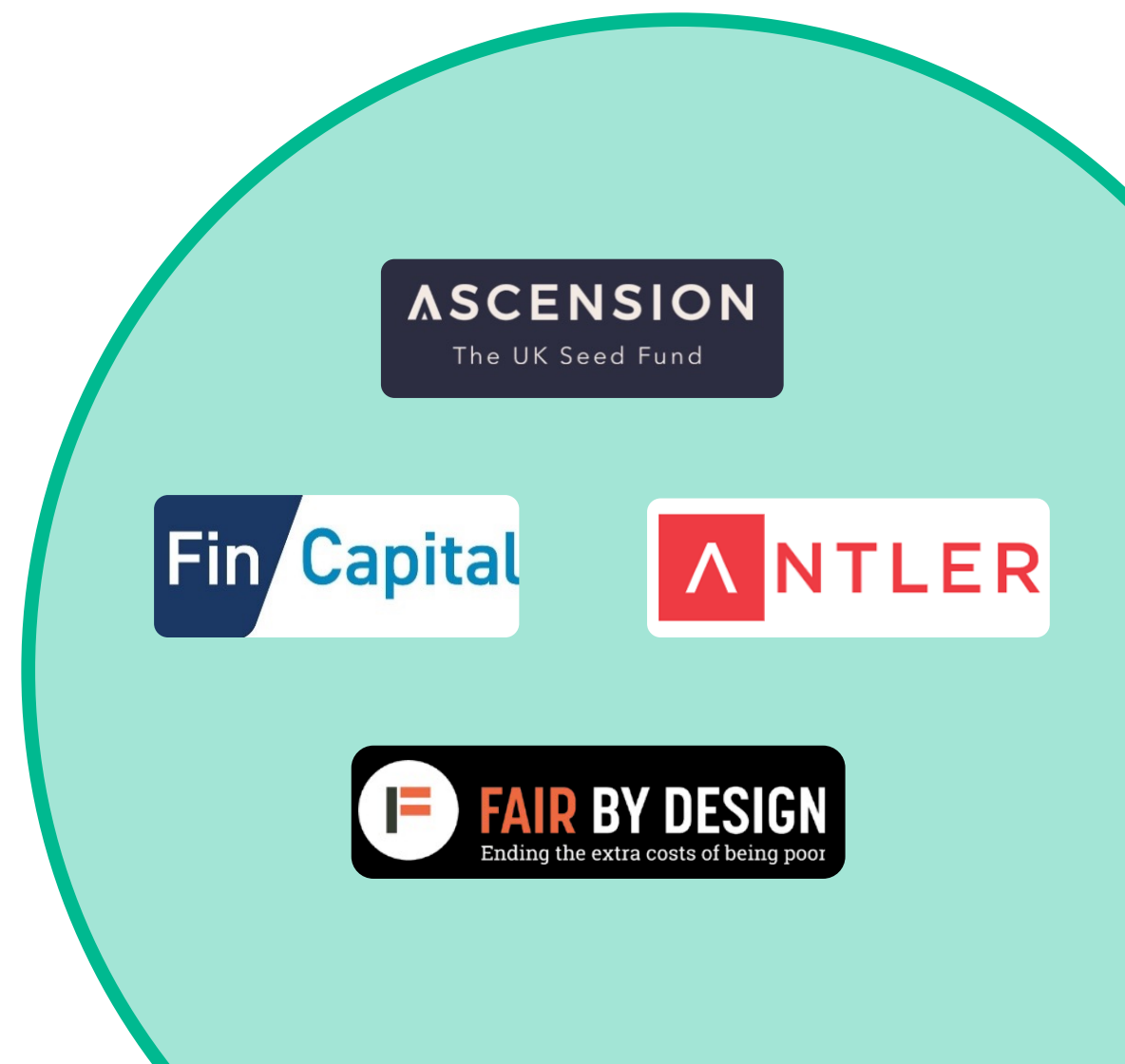
DebtStream The Story

We could see the Collections industry was broken, changes were needed to support customers in debt and meet the expectation of customers to engage digitally.

DebtStream was founded on the belief that journey design must always **start with the customer**, and **designing through the customers lens** has been the foundation of our products and services.

Our products and approach have evolved through our significant experience leading the **digital transformation across debt management operations** within the **UK and across Europe**.

We have been **backed by some of the top VCs in our space**, including backing from Ascension Ventures from the Fair By Design fund, a fund focused on backing companies who can have an **impact on the poverty premium**.

**ASCENSION**

The UK Seed Fund

Fin Capital**ANTLER****FAIR BY DESIGN**
Ending the extra costs of being poor

The Platform

Driving self-service, increasing revenue and reducing costs for our clients

- Highly configurable, drag and drop rules builder enables clients to self-serve and adapt to changing strategy and compliance rules
- Multi Brand, multi language, multi-currency, supporting localisation and customers
- End-to-end collections toolset providing a digital home for your customers



Integrate our platform to existing client systems



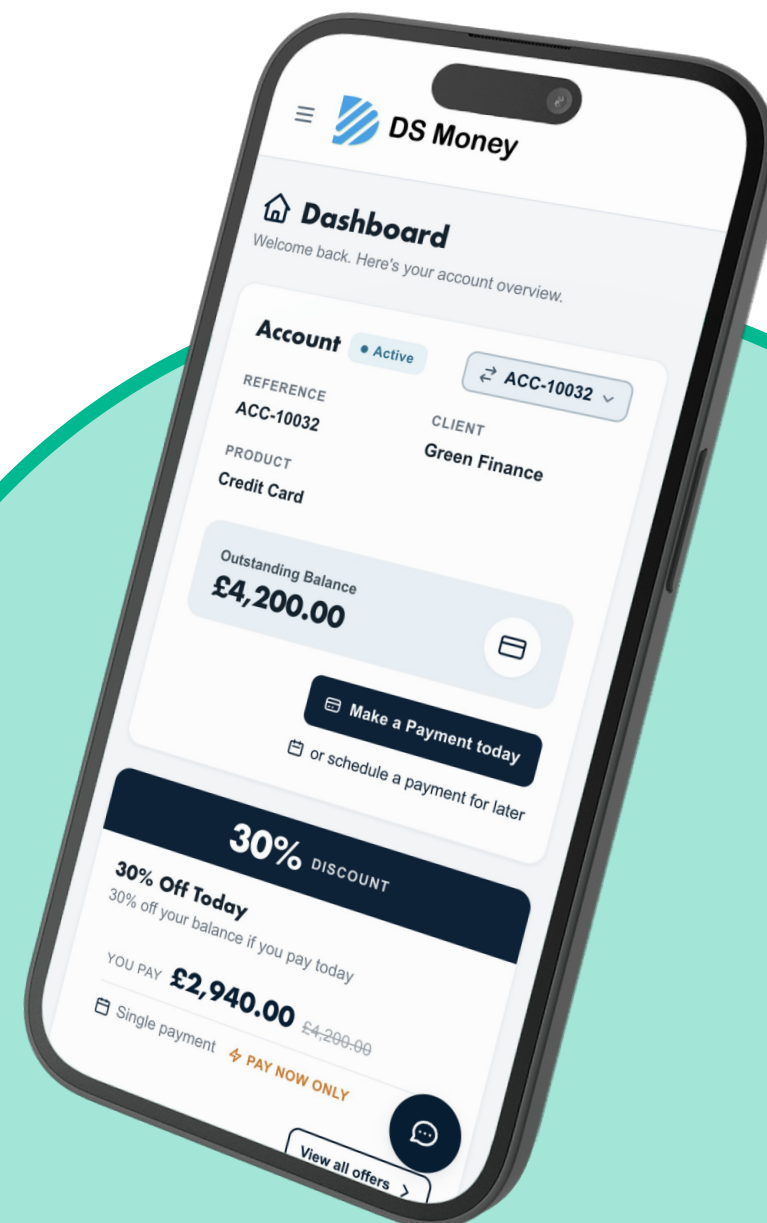
Drive customers to engage on our platform



Customers manage their debt online



Flexible and easy to configure for businesses



Outbound Engagement Products

Deliver outbound communications and journeys, driving digital engagement

Micro Journeys

Micro Journeys are targeted customer journeys that can be used to carry out a specific activity such as making a payment through an intuitive, single access and simple journey.

Digital Letters

Create dynamic, web-based letters with ease using our client admin tool and intuitive drag & drop template builder. Customise to fit your branding and embed actionable call-to-action buttons for streamlined user interactions.

SMS and Emails

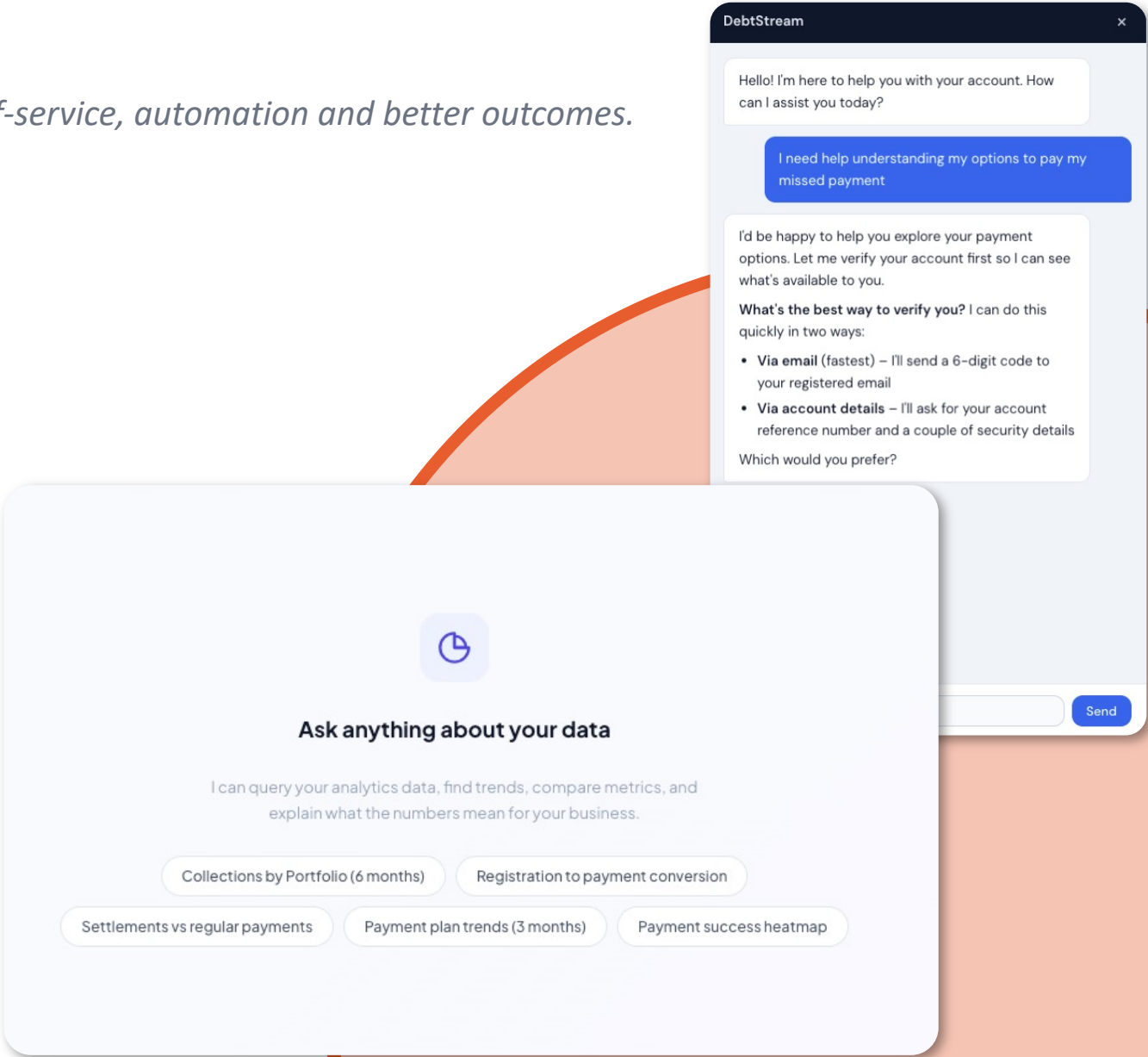
Deliver outbound SMS and Emails using our client admin tool and intuitive drag & drop builder to create your templates.



DebtStream, Next-Gen

Reimagining collections around AI driven intelligent self-service, automation and better outcomes.

- Our latest version of our platform has been enhanced with a rebuilt architecture, enabling rapid development contained within our framework.
- AI embedded across digital analytics, integrations, and digital journeys
- On the roadmap to allow clients to carry out admin configuration through AI, within the controls of our platform and framework.



How DebtStream Delivers Benefits

Our client wanted to improve their operation by:

- Introducing an improved self-service channel of customer engagement
- Improving collections effectiveness through driving digital engagement at a lower cost to collect
- Negating the operational risks relating to staff retention and recruitment inherent with contact centre operations

164%

increase in total accounts being managed **with just 21% increase in staff**

93%

The total number of payments has increased **by 93%**

31%

Inbound calls per account has **reduced by 31%**

£700k

Our platform provided the equivalent of **20 additional FTE's** worth of resource, at a cost saving of c £700k per year

DebtStream
Enabled and Delivered:

32%

higher plan sustainability rate (compared to plans setup in the call centre)

117%

increase in the total number of accounts **managed per agent**

116%

The total number of payment plans setup has increased **by 116%**

ROI of 13x

We delivered a return on investment of 13x **based on the FTE saving alone**



Our Clients

Some of the companies we are working with across different sectors.



Leadership Team

A team with deep experience in driving digital engagement in collections & recoveries, prior to founding DebtStream.



Gareth Bailey, CEO

20 years+ collections industry experience. Delivering digital products across some of the largest collections businesses in Europe



Martin O'Donnell, CPO

Background in graphic design and user experience. Specialist in digital collections product development



Leo De Freitas, CTO

Experienced and talented developer focused on building cutting edge, scalable platforms and products

 Hoist Finance

mbna

ARROW
GLOBAL

BANK OF AMERICA 

 BARCLAYS

 barclaycard

Collections Made, **Digital**

Request a demo if you would like to know more about DebtStream's digital collections solutions and services

[Request a Demo](#)

