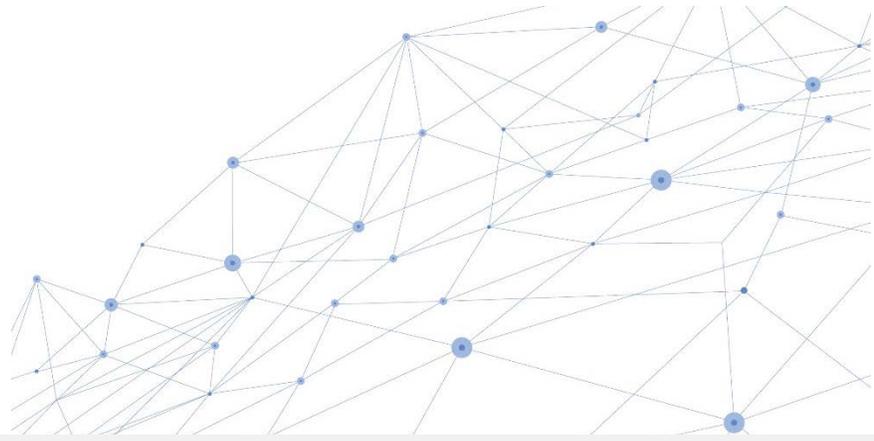




# Hardship



## Managing Australian Consumer Hardship With the Confidence of Compliance

### How it Works

Integration, automation, and real-time decisioning are critical. Centrally manage all aspects of consumer hardship to quickly assess customer eligibility and customise compliant hardship solutions. Deploy surveys to collect data, facilitate real-time decisions, and make offers to your qualifying customers. Ensure that your communications are compliant by creating defined document templates. With complete visibility, you can easily adjust your strategies, workflows, and communications as needed for maximum impact.

You'll have an audit-ready history showing all offers, queueing, channel communications, and account status updates. And, you can easily react to regulatory changes with responsive, real-time strategic control.

### Help Customers Get Back on Track

Keep your customers engaged as you help them get back on track. Interact with them on their preferred channels, leveraging segmentation for greater response rates. Make it easier for them to service their debts responsibly with an online, mobile-friendly presence. With ongoing access to targeted information and self-service payment and account management options, you'll deliver a better customer experience and drive improved results.

### Key Benefits



**Visibility:** Take control of strategy with a 360-degree view.



**Real-time approval:** Capture customer data digitally for real-time resolution.



**Self-service access:** Enhance the customer experience with 24/7 digital access.



**Compliance:** Automate compliance communications and auditable data throughout the hardship event.



**Risk mitigation:** Establish and document compliant offers.



**ROI:** Solve hardship challenges the first time.