

Activate Your Invitation

ACTIVATE

Didn't get an invite?

[Sign up for a free account](#)



Communicate with creditors on your terms



Goodbye Interruptions

Calls from creditors can be unexpected, catching you unprepared. When you call, hold times are long, explanations take longer and transfers rob even more time.



No More

- Untimely Phone Calls
- Unprepared Conversations
- On-the-spot Promises
- Automated Menus
- Inconsistent Information
- Cumbersome Postal Mail
- Sparatic Email Interaction
- Repeat Explanation
- or hip hold music

Hello Convenience

24/7 web and mobile access

You choose when to receive messages

No more phone calls

Resolve issues completely

View Complete History

Sign Documents

Make Payments

All your accounts, FREE

[SIGN UP](#)

EvenUp Puts You In Control

EvenUp takes the pain out of communicating about your debts. Control when and how you will interact with your creditors using the tools that fit your modern lifestyle.

Get results quickly with the EvenUp app without the need to talk with a person on the phone or wait through hip hold music.



Your credit is counting on you. EvenUp makes it easy to control your credit future.

Make Payments

Payments through EvenUp are instantly confirmed by your creditor



Monitor Multiple Accounts

EvenUp supports any creditor all in one place.



Eliminate Phone Calls

Handle your communication digitally 24 hours a day



Change your Payment Date

Request modification to your payment due date



Sign Documents

Get your creditor the documents they need without scans or faxes



Protect Yourself

EvenUp provides a timeline of every interaction with your account



Review Messages



Your creditor sends messages through EvenUp. No more long phone calls explaining your situation to each new representative from square one.

Consider Solutions

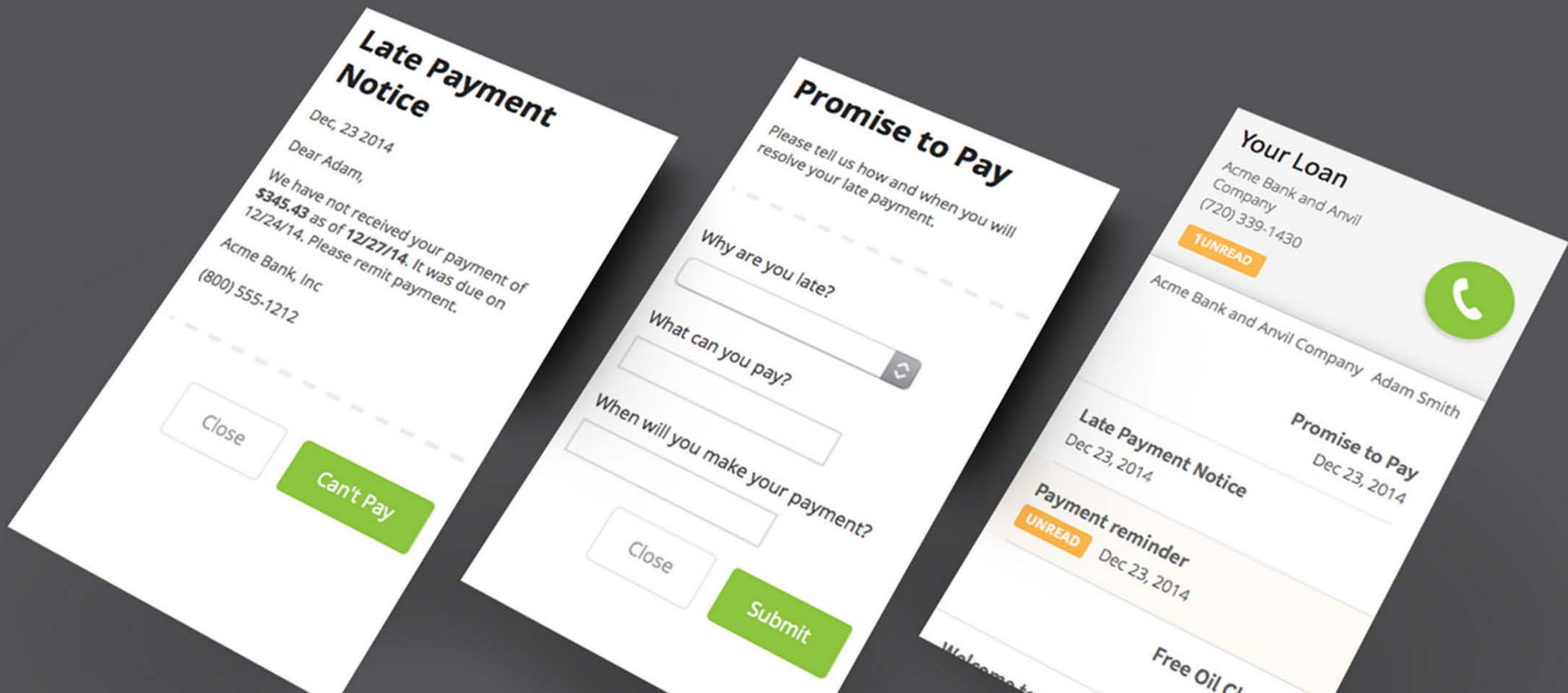


Respond accurately once you've had time for consideration. EvenUp gives you time to think before you respond without the pressure of a live phone call.

Respond 24/7



Respond when it's convenient - on your mobile device or on the web. Send proactive communication to your lender and make account adjustments in real-time.



EvenUp Saves Time

Get real results in the same time it takes you to send a text-message. EvenUp allows you to avoid cumbersome hold times and call routing.



Take control of the conversation from anywhere. Access EvenUp 24/7 via your smartphone, tablet or computer - wherever you are.



Choose when you'll be notified of messages from your creditor. EvenUp allows you to communicate when it's convenient for you.



Always know what was promised and what was not. EvenUp maintains a complete history for you on an easy to read timeline.



Sign Up



Call your Mom

Not your Creditors

Calls are painful.

It takes forever to navigate automated menu systems.

Very little gets accomplished for the time you spend.

EvenUp lets you get in quick to review and respond on your schedule.

Sign Up





Your Loan

Account Control Technology, Inc.
(800) 394-4228



1 UNREAD



Contact Lender

Other Accounts

Demo Loan

7

« Back to All Accounts

Review Legal Notices

Account Control Technology, Inc.

LYNNETTE KNAPP

Basic Demographic Data

Feb 25, 2015 @ 1:17 PM



See if you Qualify

Feb 23, 2015 @ 12:38 PM

Account Created

Feb 23, 2015 @ 12:38 PM



Loan Summary and Options

UNREAD for 2 days



You may choose to [Deactivate this Account](#) if you no longer use it.

Your account can only be reactivated by [EvenUp Support](#).



Sign Up Today

EvenUp makes it easy to interact with your creditors.

- ★ **No more embarrassing interruptions!**
Your creditor will not need to call you.
- ★ Instead, creditors can leave useful details in messages
- ★ Review and respond to messages when its convenient for you
- ★ Use the web or native mobile apps 24/7
- ★ Much more!

First Name

✚ First name is required

Last Name

Email

Password

Confirm Password

I have read and accept the [EvenUp Terms of Service](#)



Account Setup

Account Information

Verification

Agreement & Signature

Complete

Verification

Please verify your information very carefully. If the information you supplied is incorrect then EvenUp will be unable to help you communicate with your creditor.

Name for this Account	Sample Loan
Account Number	23828338
Lender Name	Lender Extraordinaire
Address Line 1	1213 Small Rd
Address Line 2	
City	Blender
State	AL
Zip Code	82383
Phone Number	223-838-3888

The information I have entered is correct.

Cancel

Back

Next

EvenUp Belongs in your Strategy

Provide your customers a communication channel they will embrace rather than ignore.

- * Reduce servicing expense
- * Mitigate regulatory & reputation risk
- * Enhance customer experience

[EvenUp Presentation](#)

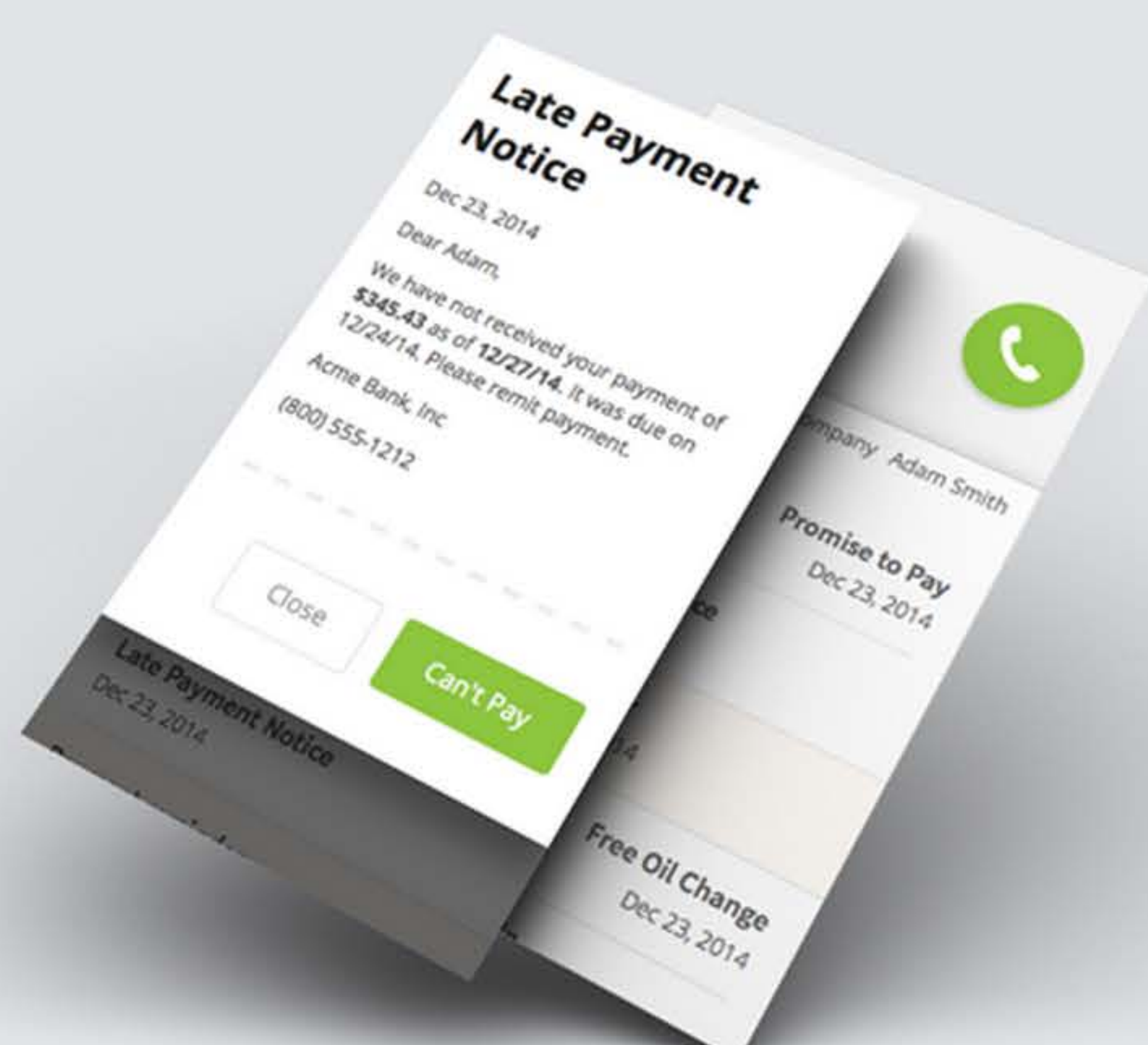


EvenUp is a new way for creditors and customers to communicate
1 min 36 sec

Reduce Calls - Improve Outcomes

EvenUp is less expensive and **more effective** than calling strategies of any type. We leverage convenience to build reliable access to your consumers.

- Leave voicemail or electronic messages 24/7 *
- Leave NPPI** in any message *
- Know when your message was reviewed *
- Create dynamic workflow that adapts to customer responses *



EvenUp Supports the Entire Lifecycle

Origination	Current	1-30 days	30-60 days	60+ days
Welcome Special Offers Confirm Insurance	Remind Payment Due Payment Received NSF Notice Refinance Options	Engage Late Pay Notice Promise to Pay Payment Date Change	Structure Forbearance Offers Schedule a Call Refinance Options Repo Notifications	Incentivize Settlement Options Document signature workflow

Flexible

Create any kind of message requesting the information you choose. We notify the member and you're notified upon their review of your message.

Responsive

EvenUp can automatically review responses and generate the next request for information based on a consumer's specific needs and your business rules.

Legal Opinion from Hudson Cook, LLP

Hudson Cook is a leading law firm in the financial sector engaged by EvenUp to provide a legal analysis of our approach.

EvenUp is an industry-leading solution that protects both creditor and consumer. Our approach exceeds any other solution on the market in regulator satisfaction.

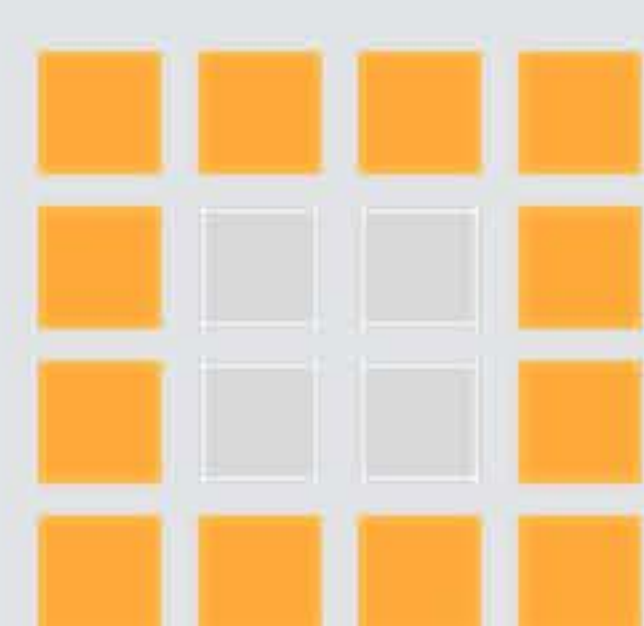
[Download the PDF](#)

EXCERPTS FROM THE FTC AND CFPB

“EvenUp provides a safe harbor for both consumer and creditor”

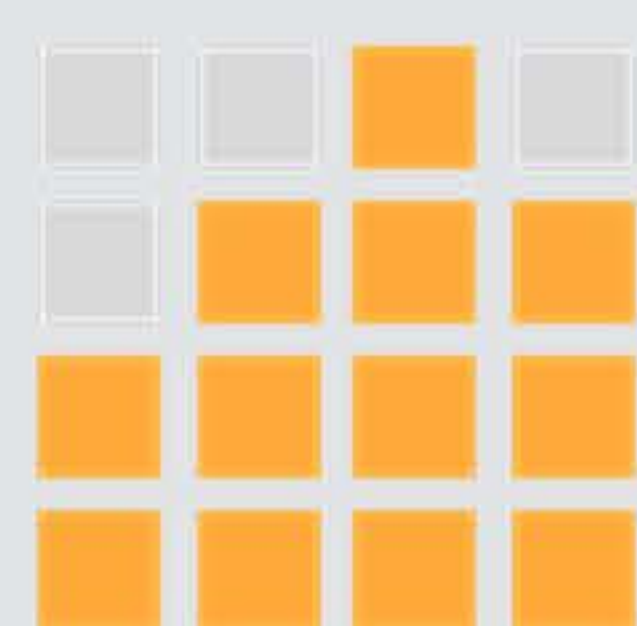
“EvenUp is exactly the type of service the industry needs”

“EvenUp is a game changer”



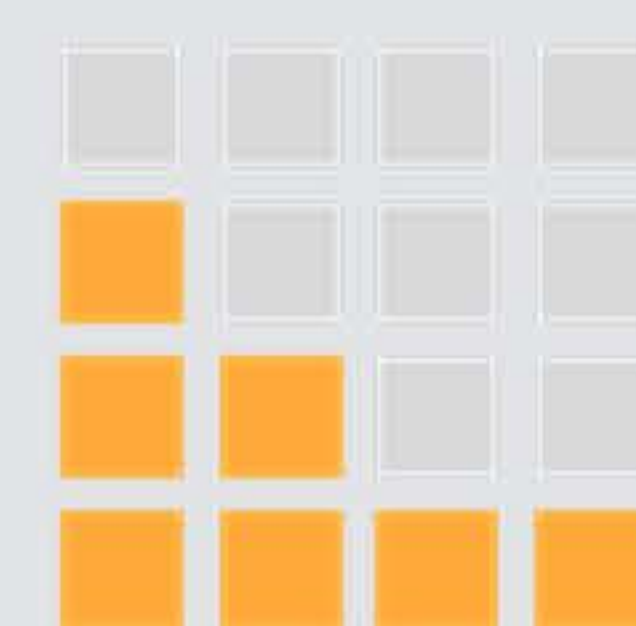
Cast a Wide Net

- Try it for your entire portfolio - Only pay for active conversations
- Segment messaging by consumer groups
- Tune campaigns to increase impact
- For portfolios from 5,000 to millions of accounts



Boost Efficiency

- Reduce servicing costs
- Engage with consumers 24/7 without adding staff
- Give consumers more ways to communicate
- Better utilize your forbearance programs
- Stop making calls



Decrease Risk

- Reduce NPPI infractions
- Reduce disclosure risk
- Reduce regulatory risk
- EvenUp is a scalable, highly-available service
- Follows PCI tenets, resting data is encrypted
- SSAE16 Type 2 available



Discover a new way to reach your customers
43 sec



Traditional methods are growing ineffective. EvenUp is a new way to interact.
44 sec



Call Center Strategies
1 min 4 sec