

# ATTN: RECOVERY MANAGERS

## Recoveries Down?



**SeeChoices.com**  
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## Anyone bother to tell you why?

Consumer behavior has changed. Your delinquent borrower may be **economically impacted**, but he or she is just as likely to be **technologically affluent**!

The advent of the modern cell and smart phone have put computing and portable communication in the hands of the masses. In terms of sophistication, these devices do everything the old landline phones used to do and much, much more! That's why so many households have abandoned the PSTN and landline telephones altogether. How many?

All Households:	1 in 4
Consumers Aged 25-29:	1 in 2
Family Incomes 30,000 to 74,999:	1 in 3
Family Incomes under 30,000:	2 in 5

The effect of this is now being realized in the ability to obtain **Right-Party Contacts (RPCs)** using predictive dialing alone. Make no mistake – this *is* having an impact on your recovery program!

## Don't worry, we can help!

Introducing Oliphant Financial's new **EasyMicro-Placement**

Our **EasyMicro-Placement** is a short-term portfolio placement tool designed to **enhance your recovery program's net by giving you more of the gross!**

Using our proprietary **SeeChoices.com** customer portal, we will put real offers in front of real customers, give you a new form of RPC, the Digital-RPC, and return 85% of gross recoveries to you!

## Here's what we propose:

- 1 60 Days
- 2 We work our magic and return 85% to you!
- 3 Return the file to you for your next agency placement.

## You'll be amazed...

Up to 60% of those who validate at **SeeChoices.com** actually convert to SIF/PIF or PPA!

What's more important is that **SeeChoices.com** doesn't just displace the collections your agencies would have collected, it actually gives you new, **Digital RPCs** that you wouldn't have gotten using traditional methods!

At 15% contingency rate, **SeeChoices.com** is an unbeatable value!

For more information or to learn more:

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**OMG**



## Change it up!



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