

# Eltropy Introduces Collections 2.0 Suite to Help Community Financial Institutions Combat Rising Delinquencies

*AI-powered platform improves collections processes while maintaining positive member relationships*

SANTA CLARA, CA, UNITED STATES, June 24, 2025 /EINPresswire.com/ -- Eltropy, the leading AI-powered conversations platform for community financial institutions (CFIs), today announced the launch of its Collections 2.0 Suite. This comprehensive solution addresses one of the most pressing challenges facing financial institutions today: rising delinquency rates.



Eltropy Introduces Collections 2.0 Suite

With economic pressures and inflation [impacting household budgets](#), community banks and credit unions across the nation are experiencing an [increase in delinquency rates](#), making effective collections processes more crucial than ever.

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*Lisa Weinstein, VP of Member Relations, Virginia Credit Union*

"We're not just selling technology; we're providing answers to the real-world challenges that keep CFI leaders up at night," said Ashish Garg, Co-founder and CEO of Eltropy. "Our Collections 2.0 Suite combines AI-driven insights, multi-channel communication, and streamlined workflows to improve recovery rates while maintaining positive member relationships throughout the collections process."

The Collections 2.0 Suite changes how CFIs manage past-due accounts through Eltropy's Unified Conversations Platform. The solution integrates multiple communication channels with AI-powered tools for more efficient and empathetic collections processes. Key components include:

- Text & Email Messaging: Reaches customers and members through their preferred channel with significantly higher response rates compared to calls
- Data-Driven Outreach: Ensures the right reminders are sent at the right time based on customer behavior and loan type
- Real-Time Digital Payments: Improves payment rates through flexible digital options and self-service portals
- Automated Reminders: Reduces early delinquencies through strategic campaign workflows and decision engine
- AI-Driven Intelligent Reminders: Increases propensity to pay through personalized messaging
- Comprehensive Analytics: Provides actionable insights through real-time reporting and reconciliation

"Collections calls are traditionally dreaded by both institutions and consumers," said Arun Rao, Chief Technology Officer at Eltropy. "Our Collections 2.0 Suite creates a more positive experience. By offering multiple communication options and using AI to personalize approaches, we're helping credit unions and community banks maintain relationships while improving their bottom line."

The Collections 2.0 Suite also seamlessly integrates with industry-leading platforms including Temenos, MeridianLink, Symitar, Fiserv, and Corelation, allowing CFIs to create a comprehensive, tailored collections solution.

Early adopters of the Collections 2.0 Suite have already seen impressive results:

- 51% increase in collections quarter-over-quarter
- \$13 return on every \$1 spent
- 150% improvement in collections efficiency with productivity boosts led by texting, which boasts a 40% higher response rate than any other channel, self-serve payments, and better analytics and AI-powered intelligence.

"Using Eltropy Collections, we're collecting more than we ever have before in our credit union's history," said Lisa Weinstein, VP of Member Relations, Virginia Credit Union. "And not only are we recovering more funds, but we're keeping positive relationships with our members throughout the process."

Collections 2.0 is the first of several planned solution-focused offerings from Eltropy, each designed to help credit unions and community banks navigate specific operational pressures amid rising interest rates and shifting consumer expectations.

For more information about Eltropy's Collections 2.0 Suite, visit [www.eltropy.com/collections](https://www.eltropy.com/collections).

About Eltropy

Eltropy is the leading conversations platform for community financial institutions (CFIs). Its AI-driven communications tools empower CFIs to communicate, automate, improve operations and engagement, and increase productivity across the institution – all while maintaining the highest standards of security and compliance. Using Eltropy's platform, CFIs can connect with and service their members and customers anytime, anywhere via Text, Chat, Video, Voice — all integrated into a single platform. For more information, please visit [eltropy.com](https://eltropy.com).

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