

SYMEND: THE SCIENCE OF ENGAGEMENT™

Using behavioral science and data-driven insights to empower customers to resolve past due bills before they reach collections



After all the behavioral science,
predictive analytics and AI, you'll be equipped
with a very powerful solution:

empathy.

SYMEND 
The science of engagement™



SYMEND

The science of engagement™

sym·met·ri·cal

refers to a sense of harmonious and beautiful proportion and balance

mend·ing

to improve or strengthen something, such as a relationship

What We Do

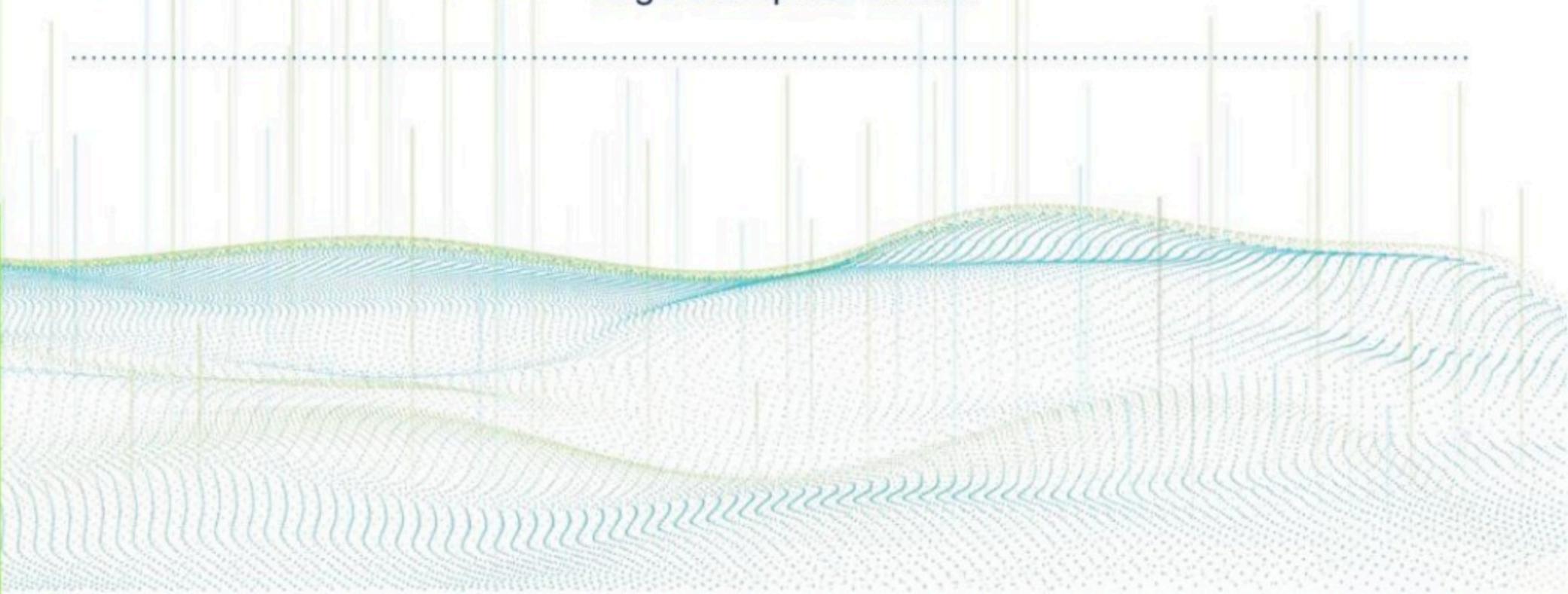
Symend's digital engagement platform uses behavioral science and data-driven insights to empower customers to resolve past due bills.

Why It Matters

Symend reduces write-offs, lowers OPEX, improves customer retention and strengthens recession response capabilities.

The Bottom Line

Symend generates a 5x to 15x in-year ROI for its large enterprise clients.



A TEAM BUILT TO SUCCEED



Symend continues to build a world class leadership team with extensive industry experience, with a proven track record of success

HANIF JOSHAGHANI
CO-FOUNDER & CEO

Hanif is a serial entrepreneur who has raised \$193M across the 4 companies he has founded and invested in over a dozen startups.

TIFFANY KAMINSKY
CO-FOUNDER &
CHIEF MARKETING OFFICER

Tiffany is a data-driven consumer engagement expert with 10+ years in marketing, strategy and client success.

COREY SCOBIE
CHIEF TECHNOLOGY OFFICER

Corey is a software expert with 25+ years of global experience with top enterprise technologies and Fortune 500 companies.

PEHKEONG TEH
CHIEF PRODUCT OFFICER

Peh is a product leader with 15+ years of global experience building large scale enterprise cloud platforms and services at Salesforce, Oracle and Microsoft.

VIVIAN FARRIS
CHIEF PEOPLE OFFICER

Vivian is a people and culture expert with 20+ years of experience building high growth teams globally.

JAY MCMULLAN
CHIEF REVENUE OFFICER

Jay is a senior executive with 25+ years of global experience in building and executing high growth sales strategies.

ALY KHAN MUSANI
CHIEF FINANCIAL OFFICER

Aly is a finance and accounting executive with 20+ years of international operational and leadership experience.

JOHNNY PARK
CHIEF SERVICES OFFICER

Johnny is a delivery implementations specialist with 10+ years of experience in credit originations and collections software.

MATT LAHOOD
SVP, SCIENCE AND
ANALYTICS SERVICES

Matt is an analytics expert with 20 years of experience at FICO leading teams focused on the development and delivery of advanced analytics solutions.

DEAN SKELTON
SVP, CLIENT SERVICES
ENGINEERING

Dean is a product expert with 19+ years of software experience in Canada and in Silicon Valley.



AWARDS AND RECOGNITION



CIBC FINTECH STARTUP OF THE YEAR 2019

Digital Finance Institute Canadian Fintech & AI Awards

TOP 40 UNDER 40 CLASS OF 2020

Symend Co-Founders, Hanif Joshaghani & Tiffany Kaminsky
Avenue Calgary

LINKEDIN TOP 10 STARTUP 2020

Symend, Top 10 in Canada
LinkedIn

TECH DEAL & WOMEN IN TECH OF THE YEAR 2020

Symend & Tiffany Kaminsky (Co-Founder & CMO)
Start Alberta Awards

LENDING WOMAN OF THE YEAR 2020

Tiffany Kaminsky (Co-Founder & CMO), Top 5 in Canada
Canadian Lenders Association & BMO

VENDOR OF THE YEAR 2019

Symend, Winner
TELUS

WOMEN FOUNDERS SCALE-UP PROGRAM 2019

Tiffany Kaminsky (Co-Founder & CMO), Top 10 in Canada
Lazaridis Institute

Selected as the **Top Canadian FinTech Startup of 2018** at the Canada FinTech Forum

Selected as a **top 20 Canadian tech startup** by the **C100** to attend **48Hrs in the Valley 2018**

Selected by the **A100** to pitch at **AccelerateAB**

IMPACT TO DATE



OVER
\$100MM
USD RAISED TO-DATE



SERVING THE
MAJORITY OF NORTH
AMERICA'S
TOP TIER
TELECOM PROVIDERS



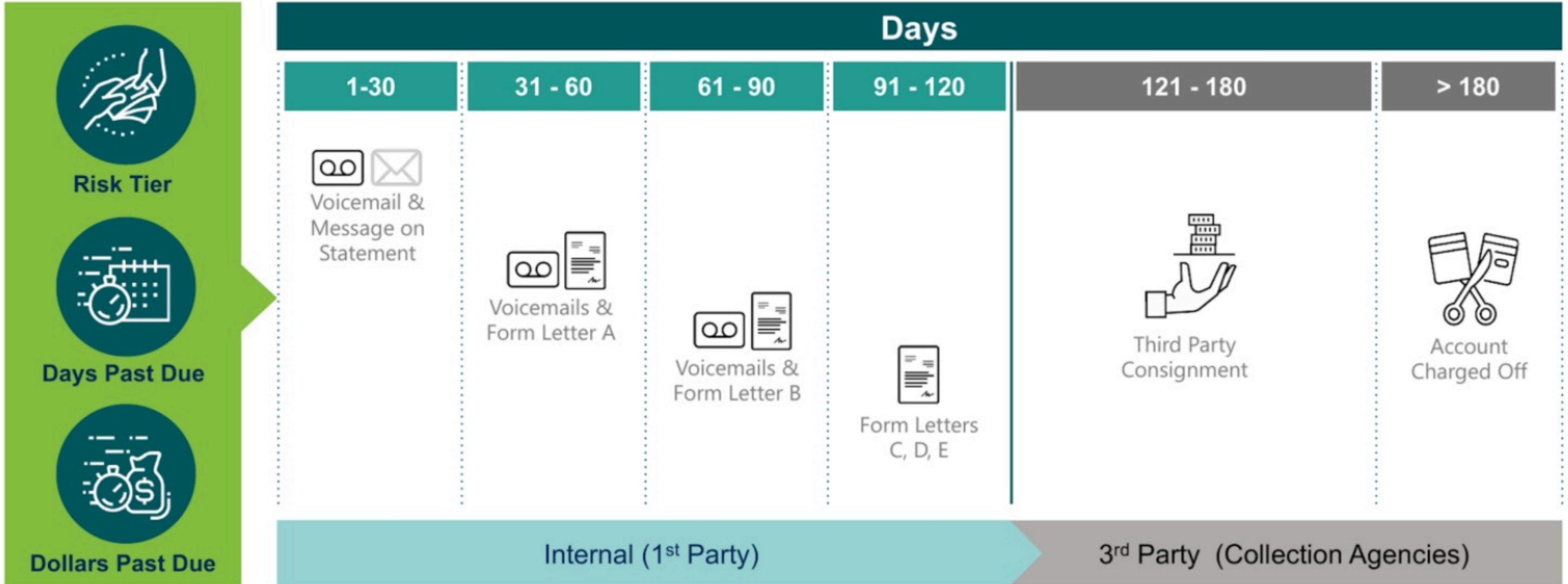
SERVING
MULTINATIONAL
FINANCIAL INSTITUTIONS
AND INNOVATIVE
FINTECH LEADERS

Symend deep understanding of consumer behavior has engaged millions of customers with past due bills

THE PROBLEM



CURRENT COLLECTION PROCESS



“One Size Fits All”

Limitations:

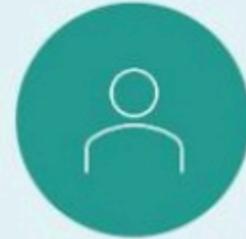
- Little-to-no digital outreach
- Limited Segmentation (High risk, med. risk, low risk)
- Bulk scorings systems
- Static data warehousing

COLLECTIONS NEEDS TO EVOLVE

EVERY CUSTOMER IS UNIQUE



Loyal customer with good payment history forgets to make a payment



Customer who occasionally gets behind on bills, but is quick on payments



Customer with high-levels of debt and poor payment history



Customer struggling to make ends meet and a high risk of bankruptcy

EVERY CUSTOMER RECEIVES THE SAME OUTREACHES AND TREATMENT PLAN



STANDARD MESSAGES LEAD TO DISENGAGED AND DISSATISFIED CUSTOMERS

Account Number: {FAN}
Amount Due: \${PAYMENT_DUE_AMOUNT}
Amount Past Due: \${PAST_DUE_BALANCE}

To pay your bill dial 611 or simply log in to [My Account](#) and click PAY BILL on the Homepage. Once there, you can enter checking or credit card information and submit your payment.

You can even save payment information to your Payment Wallet for one-click payment, or schedule automatic payments under the Bills and Payments tab.

We appreciate your addressing this issue in a timely manner. If you have already paid your bill, please disregard this e-mail.

Make your life easier.
With My Account you can:

[Log In](#)

- Access monthly statements
- Sign up for paperless billing
- Schedule immediate or automatic payments
- Pay online from your desktop or handset
- Track usage of minutes, texts and data
- Add a line, change your plan or upgrade your device

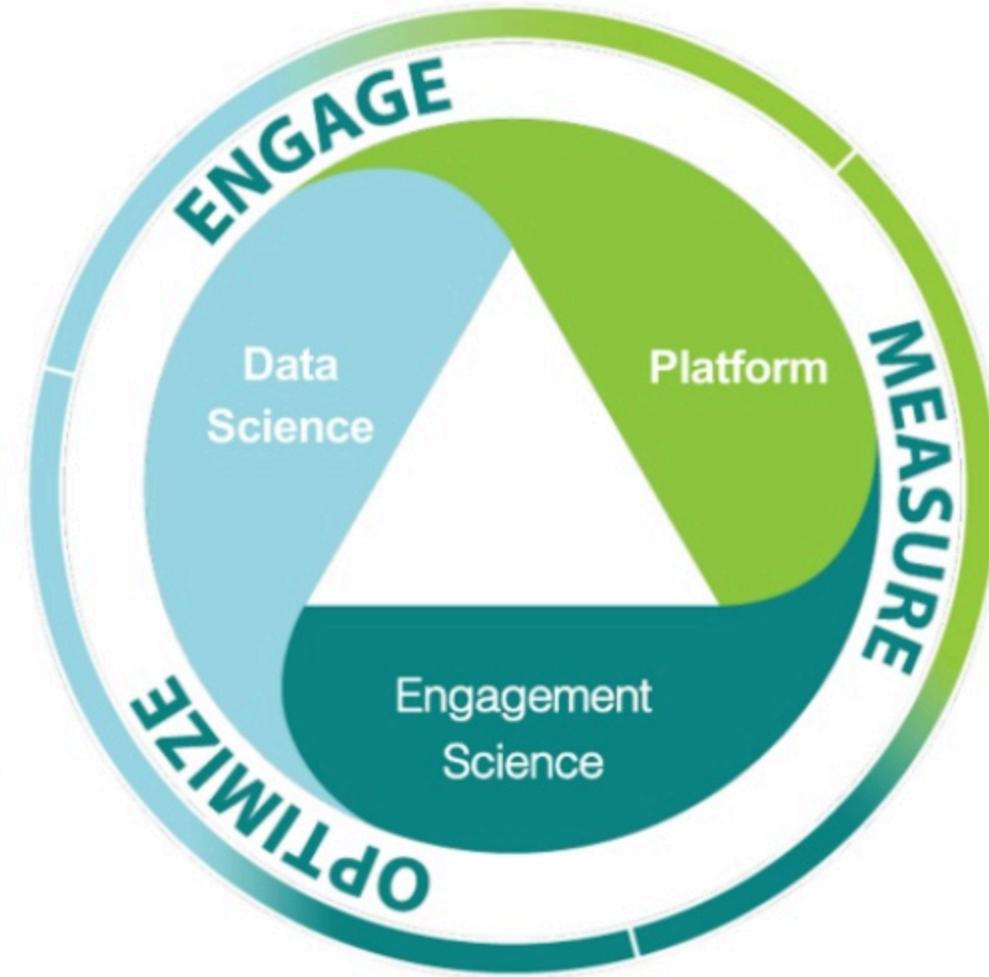
If you have any questions regarding your account, please [contact us](#).

Methods using risk-based segmentation and generic outreach disregard the unique needs of the customer

SOLUTION OVERVIEW



OUR SOLUTION



Data Science

Our platform uses data, predictive analytics, artificial intelligence and machine learning to improve our clients' ROI year over year

Data augmentation, customer data aggregation, diagnostic AI

Platform

We optimize repayment using a science-driven customer engagement strategy to increase retention

Real-time experiments, campaign execution, business logic control

Engagement Science

Our engagement science team leverages psychology and behavioral economics to develop strategies, based on proven outreaches, that align with our clients' in-house systems and brand standards

Scientifically validated strategies, unique treatment and iterative customer segmentation

THE SYMEND DIFFERENCE



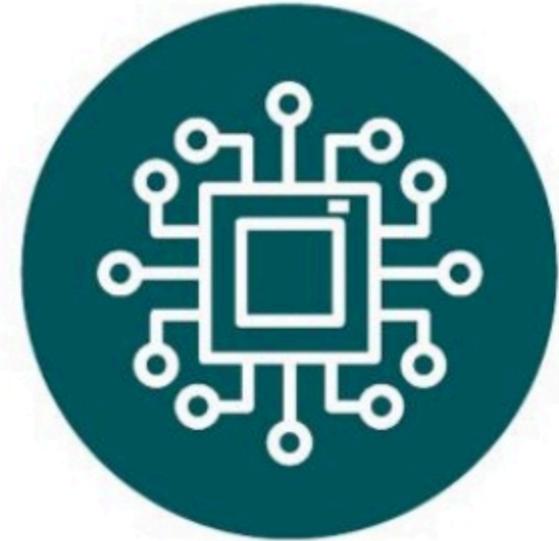
BEHAVIORAL SCIENCE AND DIGITAL ENGAGEMENT



Our **personalized digital outreaches** are data-driven and proven to drive customers to **take the desired action, quickly.**



Behavioral science shapes messaging that resonates with unique customer segments **and positively alters customer behavior.**



Our scientifically validated strategies are **continuously iterated and optimized** to evolve *with* your unique customer segments and changing business needs.

BUILT TO SCALE



SERVING COMPLEX GLOBAL ENTERPRISES

Purpose-built to serve telecommunications, financial services, utilities and media



DEEP CUSTOMER INSIGHTS

Behavioral science, data science and advanced analytics continuously generates insights from millions of customers



LEADING WITH EMPATHY

We stay attuned to changing customer needs and always lead with empathy to support customers when they need it most



A TEAM BUILT TO SUCCEED

We seek the best and brightest who are equally passionate about following our north star of transforming the science of engagement



A COMPLEX AND DIFFERENTIATED PRODUCT

We continuously deliver world-class customer service with a future-proof solution that responds to unexpected events and changing behavior

SYMEND 

The science of engagement™