



# LEND CONNECT 2020

SMALL DOLLAR, SHORT-TERM, CONSUMER LENDING CONFERENCE

WELCOME



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# EPCVIP

A NEW ERA OF LEAD GENERATION



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Happy to be here  
and able to speak  
with all of you  
today at :  
Lend Connect  
2020



## Over the last decade, lead generation has changed

### **A) Used to be forcing leads down the exact funnel**

- i. Exact Same landing page for leads
- ii. Exact Same esignature for leads
- iii. Exact Same remarketing effort

### **B) What felt like competitive space before, is now looked as simple and is the wild wild west.**

- i. Verbiage used to be more aggressive
- ii. Disclosures and TCPA was less scrutinized
- iii. SEO landscape changes from monthly to daily.  
Continuous loss of SEO
- iv. Giant PPC players, lendingtree, marcus, creditkarma, credible...etc (and fortunately not always for profit companies ... fintech at its finest
- v. There was no CCPA

## C) Introduction of Machine Learning and Artificial Intelligence

- i. Different Score Cards
- ii. Different pricing models, such as price reject vs static campaigns
- iii. Complex and intricate integrations with partners





## Current Landscape and Advances in Technology

### A) Intricate partnerships with lead providers

- i. Remarketing or Joint Remarketing via Lead Providers
  - 1. SMS 2. EMAIL 3. VIP
- ii. DNPs, VIPs, and dup rules.
  - 1. Epic has a good foundation for rules. Combine it with lead providers to maximize benefits
- iii. Distribution of leads using AI / ML vs the former Top to bottom approach for higher price points. More lead providers are testing ML and statistically skipping leads. i.e Clarity rules of no more than 3/7/14 inquiries as decline



**B) Deep Remarketing Integrations**

- i. Remarketing or Joint Remarketing via Lead Providers
- ii. Using lead providers as list managers before sending leads into an LMS
- iii. Using API from lead providers as a feature in the scorecard

**C) New Era CPF Modeling**

- i. Lenders are redefining how to calculate CPF
  1. Adding Decline remarket to some of the unsold sold that and using that revenue to recalculate the effective CPF lower.
  2. Join SMS ventures to lower CPF





### 3. Upcoming Technological Innovations

#### A). Machine Learning

- i. Increase conversion rate, redirect , and contactability via using lead provider feature training plus lending disposition report

#### B) Joint Score Cards

- i. More and more lead providers are doing their own API pulls. All the way from physical address, to phone, to ssn , to even bankruptcy check. Remove redundancy with a deep integration

#### C). Unq Funnel Per Lead

- i. These new funnels will not be targeting as a whole, but will create sophisticated segments. Lead comes in. Lead is VIP and comes in 2x vs 3x vs a lead that has come in through an email read on the phone vs an email read in web browser.
- ii. Remarketing will be more than “Hey Billy” it will increase details about the consumer and talking points
- iii. Real communication with the customer instead of marketing messages

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Thank you for your  
time.