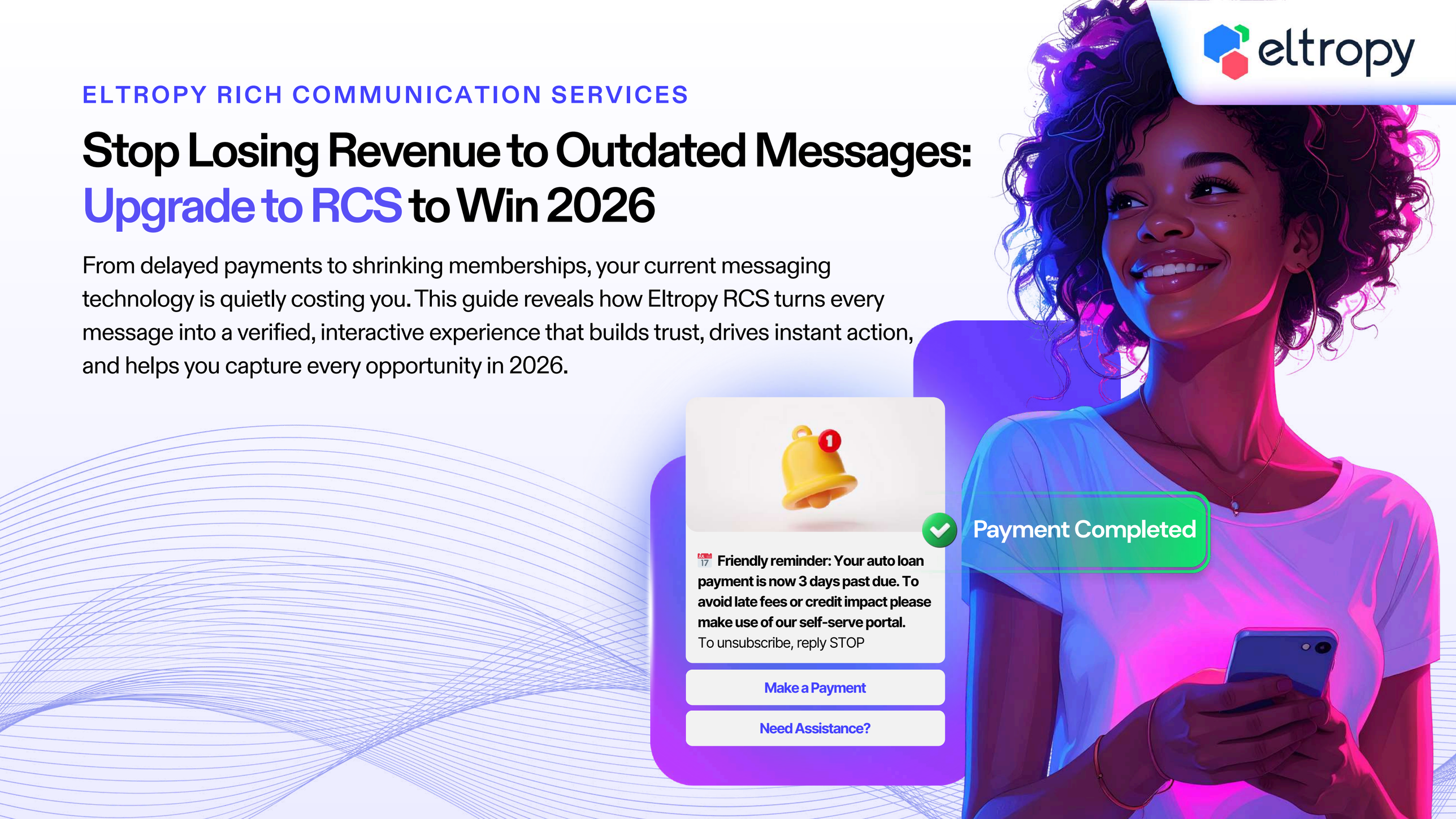
ELTROPY RICH COMMUNICATION SERVICES

Stop Losing Revenue to Outdated Messages: Upgrade to RCS to Win 2026

From delayed payments to shrinking memberships, your current messaging technology is quietly costing you. This guide reveals how Eltropy RCS turns every message into a verified, interactive experience that builds trust, drives instant action, and helps you capture every opportunity in 2026.



Check if you even need this eBook!

Your current payment reminder response rate is:

- A We're crushing it!
- B Solid, but there's room to grow
- C Let’s just say it’s complicated

When consumers get your document requests, they:

- A Upload everything within 24 hours
- B Take 4-7 days and require multiple follow-ups
- C Call to verify it's legitimate before taking action

Your collections team's biggest wish:

- A Faster responses with fewer follow-ups
- B Better visibility into which messages are working
- C More trust signals so consumers act immediately

When you send a loan offer via text, consumers typically:

- A Engage and take action quickly
- B Open it, but need a few nudges to proceed
- C Ask follow-up questions before moving forward

⟶ **Check your scores in next page**



Mostly A's

You're Already Winning.
Now Multiply It.

Your communication is working well, and your teams are delivering results.

This guide will show you how to take wins and amplify them for better revenue.

Mostly B's

You DEFINITELY need this.
Grab a coffee and start.

Your teams are getting results, but you are also leaving opportunities on the table.

This guide will help you move fast and own the competitive advantage in 2026.

Mostly C's

You're Bleeding Revenue Daily.
Read everything. Twice.

Your technology is failing you, and it's costing money every day.

This guide shows how to fix it fast and how to turn outdated systems into revenue-driving results.

Flip the page now →

Your Winning Strategy

Eltropy Rich Communication Services

Text Messaging has been the reliable workhorse of communication for credit unions and community banks for years: reliable, universal, and effective at reaching consumers. But the world has changed, consumer expectations have evolved, and so has technology.

Today's consumers interact with verified, branded messaging everywhere, from airlines to retailers to service providers. They've come to expect the same seamless experience from their community financial institution: instant trust signals, one-tap actions, and visual experiences that make every interaction effortless.

Eltropy RCS (Rich Communication Services) delivers exactly that, while keeping the universal reach and reliability that made texting your foundation in the first place. It's not about replacing what works; it's about elevating it to meet the moment consumers are already living in.

Trusted Branding

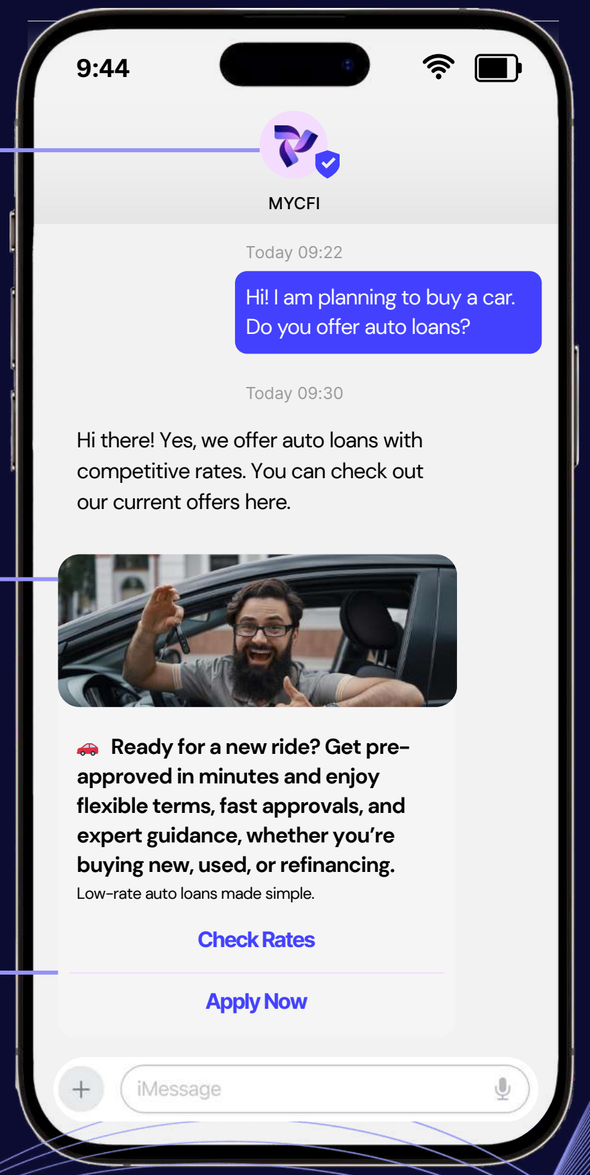
Institution name, logo, and sender information.

Rich Media Support

In-line images, text, GIFs, carousels, and more.

Interactive Quick Actions

Suggested CTA buttons for instant replies.



Source: Twilio Release

75%

Consumers trust messages more when a logo or verification badge is present.

32%

Higher engagement and conversions are achieved with RCS compared to traditional SMS.

40%

More repeat or first-time purchases when messages are sent through trusted, branded RCS channels.

Eltropy RCS isn't a "nice to have" upgrade. This is a revenue recovery opportunity.

The only question that remains:

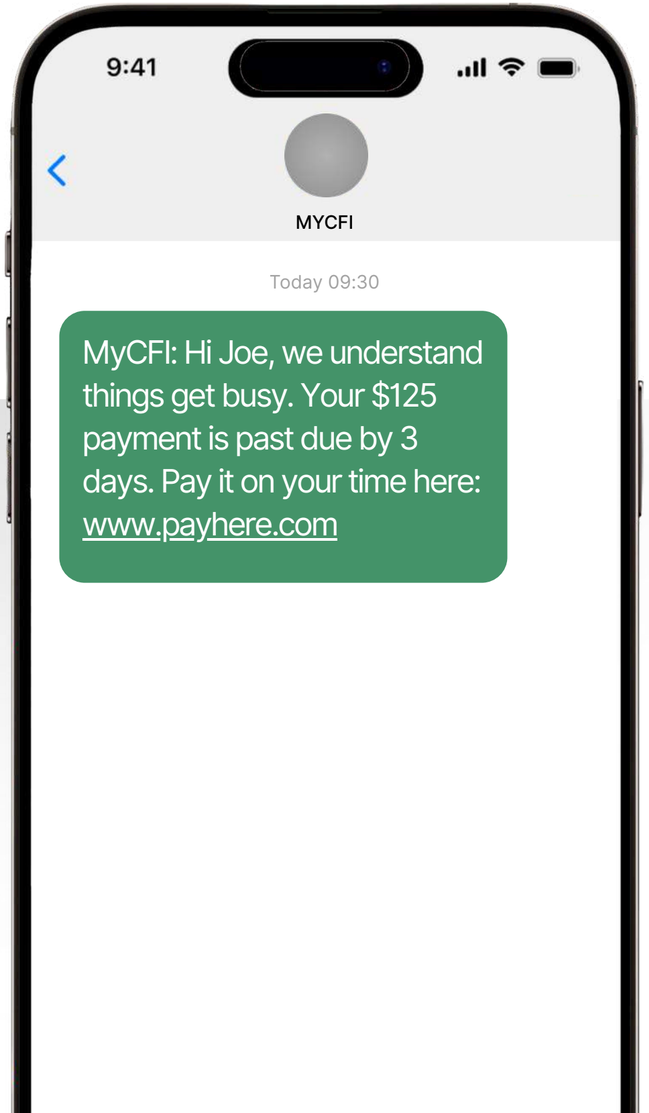
Will you give your team the technology to capture every opportunity, or leave revenue on the table?

Opportunity #1

Your Payment Reminders Are Going Unheard

What Your Collection Team Feels

"I know this consumer got my text. I can see it delivered. But consumers still call in to confirm it's really from us before taking an action. There's an opportunity to make this process instant."



What's Happening

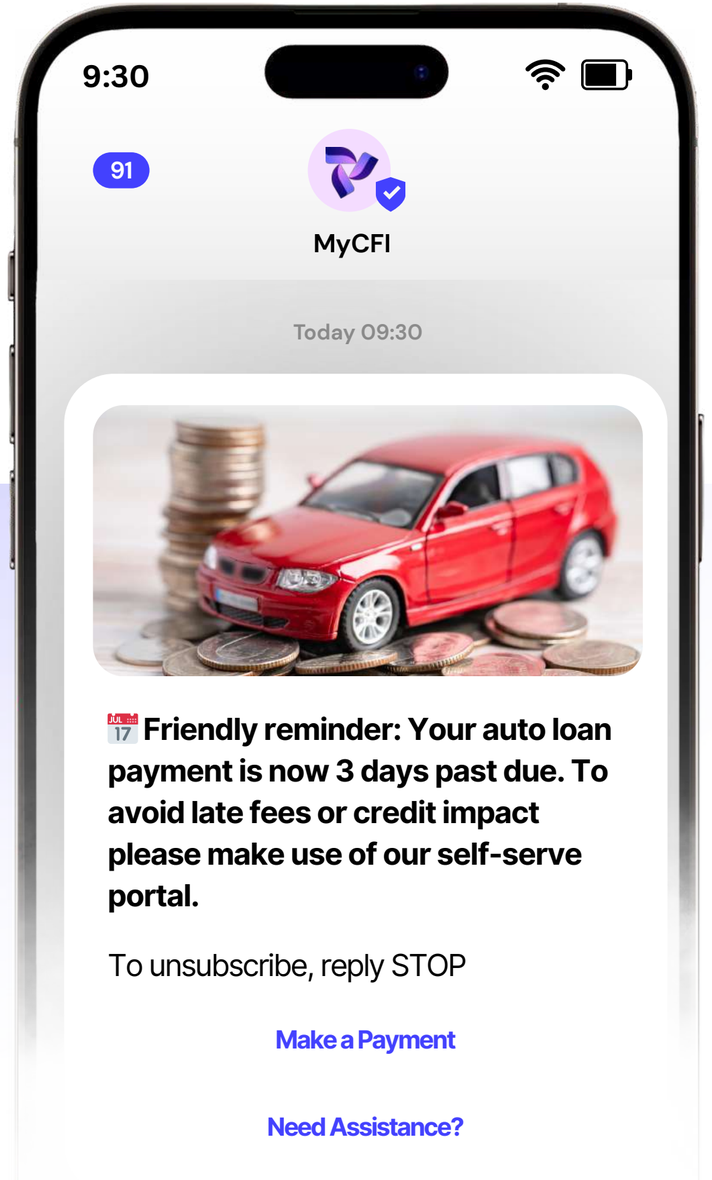
Standard payment reminders reach consumers quickly,
But without a strong visual cue to build instant confidence,
consumers hesitate.

That split second of uncertainty leads to delays, verification calls,
and missed momentum, increasing call volume, extending
delinquency cycles, and slowing revenue recovery.

Upgrade With Eltropy RCS

Turn Reminder Messages into Action Drivers

Eltropy Rich Communication Services solves the trust problem at its root by transforming your regular payment reminders into professional, verified experiences that consumers instantly trust and take action.



75%

consumers trust messages more when a logo or verification badge is present.

Upgrade With Eltropy RCS

How Eltropy RCS Solves for it



Build Instant Trust

Consumers act faster when payment reminders clearly show your credit union's verified logos and checkmarks. This eliminates unnecessary verification calls, speeds up payments, and shortens delinquency cycles.



Resolve Payments in One Tap

Consumers pay on the go with embedded Pay Now buttons that lead them directly to a branded payment portal in just one click, reducing friction, boosting on-time payments, and lowering charge-off risk.



Make Every Reminder an Opportunity

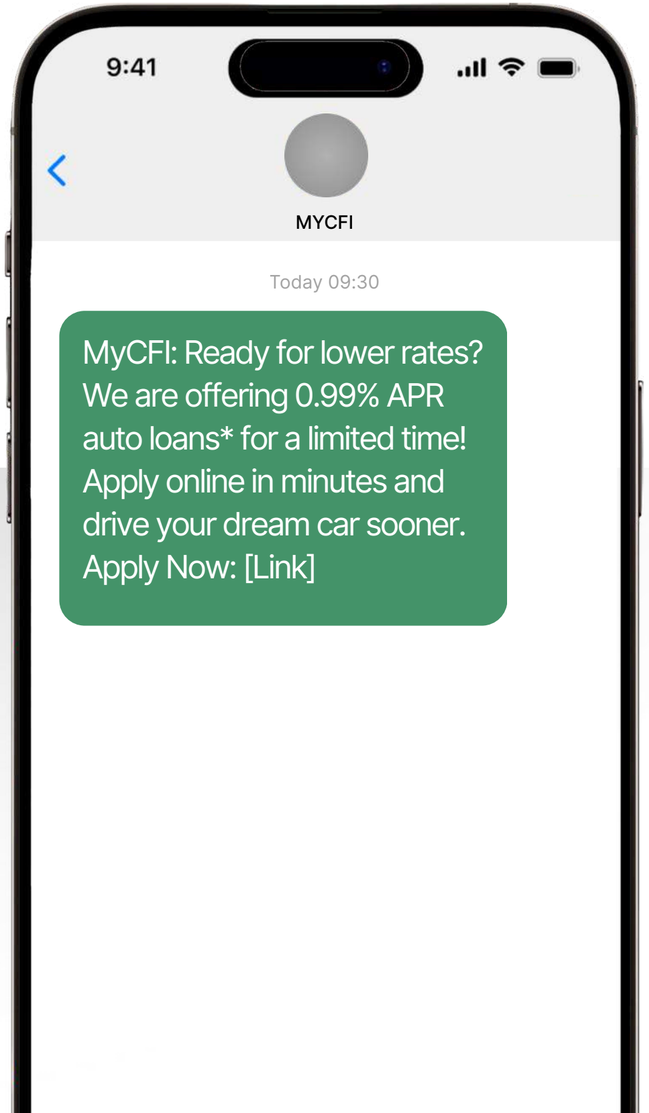
Branded, visually rich messages turn routine reminders into engaging, actionable experiences, allowing consumers to interact with every text, stay on track with payments, and strengthen lasting loyalty.

Opportunity #2

Your Marketing Offers Are Not Converting

What Your Marketing Team Feels

"We're doing everything right - promoting our best products with valuable rewards for our consumers. Yet engagement is still low. Consumers are overwhelmed by nonstop messages from brands, causing even great offers to get lost in the inbox. Our messages must be interactive, eye-catching, and clearly branded."



What's Happening

Your marketing team sends offers through plain-text messages with no visual hierarchy to explain value, no trust signals, and no frictionless way to act. Your team is left re-sending campaigns, not because the product is weak, but because the message doesn't inspire confidence or attention.

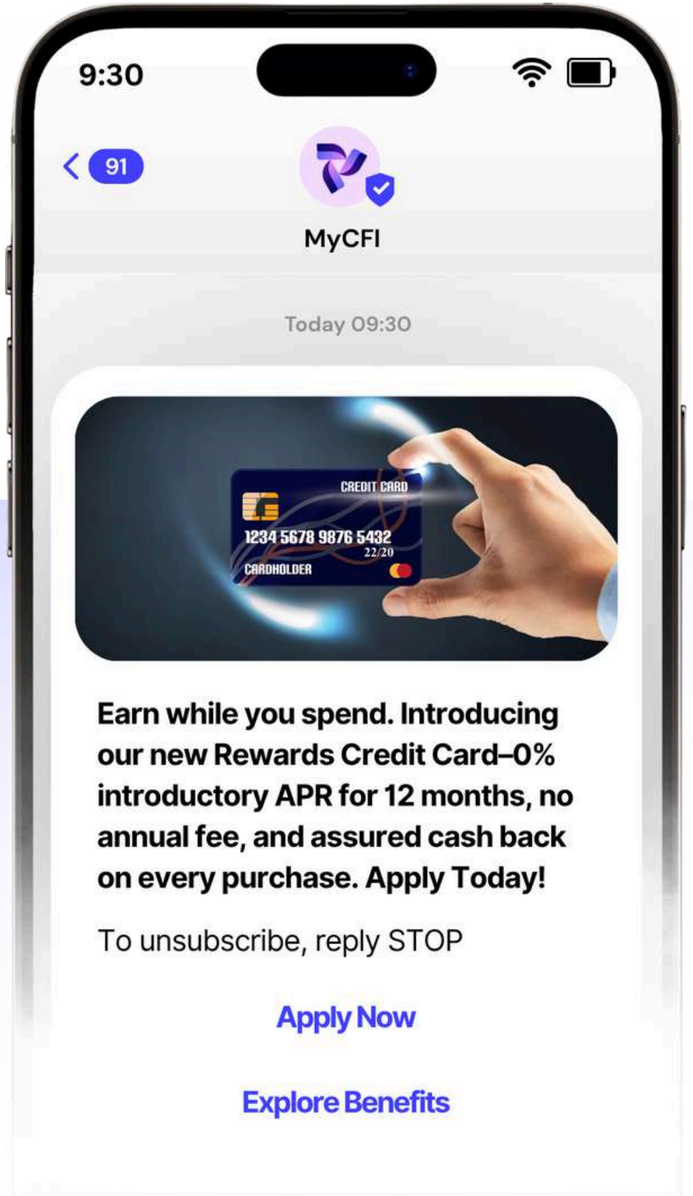
Upgrade With Eltropy RCS

Turn Marketing Messages into Revenue Engines

Eltropy RCS transforms routine marketing into revenue-driving experiences. By building trust, reducing friction, and making it effortless for consumers to act, every campaign delivers faster results, higher engagement, and measurable revenue.

32%

higher engagement and conversion rates compared to traditional SMS.



Upgrade With Eltropy RCS

How Eltropy RCS Solves for it

Drive Conversions Faster

Account campaigns with rich carousels highlighting benefits, interest rates, and fee comparisons help consumers understand value at a glance. One-tap “Open Account” or “Learn More” buttons further encourage action, increase sign-ups, and maximize campaign ROI.

Build Instant Trust

Verified branding, official logos, and a “Verified by Google” badge signal legitimacy instantly. This helps consumers trust the message on first view, engage sooner, and take offers seriously, reducing repeat sends and increasing revenue per campaign.

Win Against Digital-First Competitors

Polished visuals and interactive layouts help your brand stand out in crowded inboxes. High-intent consumers instantly see your institution as modern and credible, act with confidence, and choose you over digital-first competitors, driving higher conversions and lasting loyalty.

Opportunity #3

Your Outdated Messages Are Pushing Young Consumers Away

What Your Teams Feel

“We're competing against brands with modern interfaces and instant experiences. Younger consumers take one look and decide we can't keep up with their needs. We're losing them before they even give us a chance.”



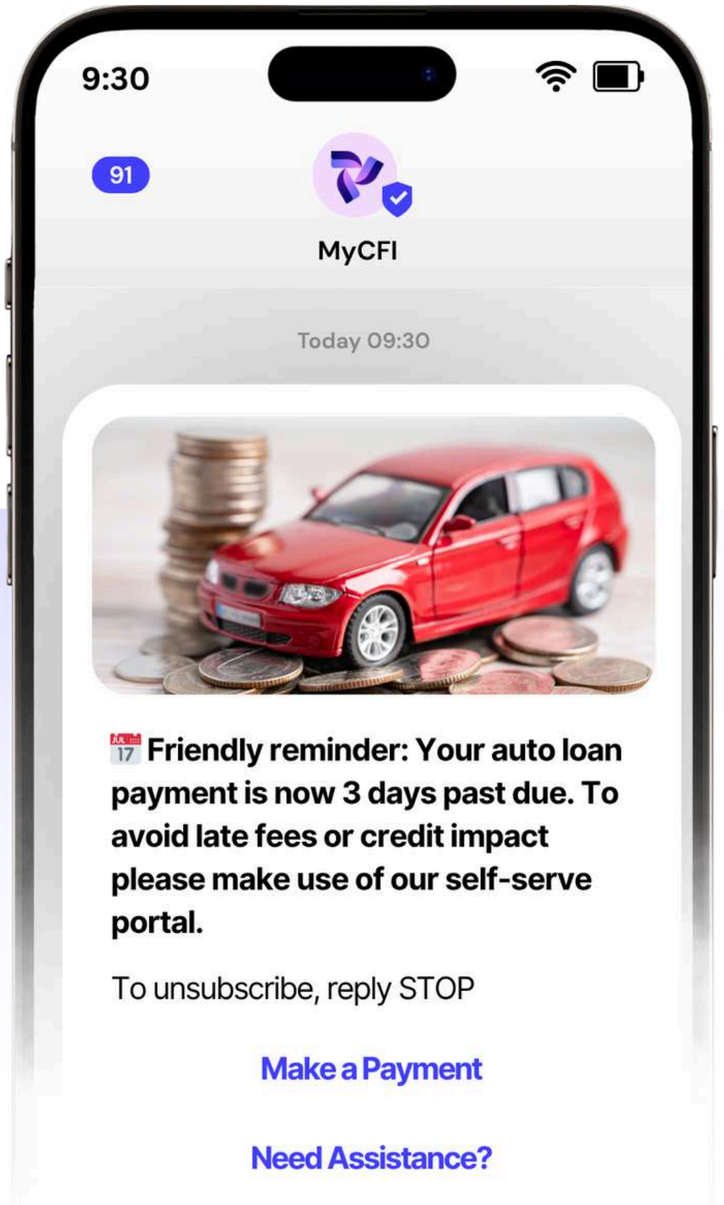
What’s Happening

Digitally native consumers judge your institution on every interaction. Plain text messages, bit.ly links, and low visual appeal signal an outdated experience, making them question whether you can keep up with their needs.

Upgrade With Eltropy RCS

Turn Legacy Messages Into Immersive Brand Experiences

Younger, digitally native consumers expect modern, instant, and trustworthy interactions. Eltropy RCS delivers visually rich, interactive, and verified messaging that helps capture attention, build trust, and drive action so younger consumers choose you over competitors.



Upgrade With Eltropy RCS

How Eltropy RCS Solves for it



Attract Younger Consumers

Plain texts feel outdated to younger audiences. RCS replaces them with interactive carousels and intuitive layouts that allow young users to explore multiple products in one seamless flow, making discovery engaging and worth their time.



Drive Adoption and Engagement

Gen Z consumers move fast and lose interest quickly. RCS cuts through the noise with rich visuals and direct CTAs that make it effortless to act in the moment, driving more app opens, faster adoption, and stronger primary relationships.



Build Credibility at First Glance

Younger audiences are cautious with unverified messages. RCS adds official branding and a “Verified by Google” badge to every interaction, instantly signaling legitimacy. So consumers can trust the message at a glance, stay engaged, and help you attract the next generation of loyal consumers.

Opportunity #4

Your Campaigns Lack Visibility That Kills Optimization

What Your Teams Feel

"My team sends thousands of messages. I have zero data on which ones get read. When the CFO asks why some campaigns work and others don't, I'm just guessing. That's not how you win in budget season."



What's Happening

Your teams run high-stakes campaigns across departments, where every message drives revenue. Yet traditional messaging gives you just one metric: 'Delivered'.

You can't see who opens messages, engages, or takes action. When leadership asks for ROI, you lack data you can confidently defend.

Upgrade With Eltropy RCS

Turn Blind Spending Into Smart Investment

Eltropy RCS offers credit unions and community banks a smarter way to engage consumers at scale - by combining rich, interactive messaging with real visibility into performance. The result? Better engagement, stronger trust, and campaigns you can actually optimize and defend with data.

Prove ROI With Confidence

Real-time open rates and click rates show exactly which messages drive payments, applications, or responses. This allows teams to prioritize follow-ups on high-intent consumers, reduce revenue leakage, and walk into budget conversations with ROI data that's clear, credible, and defensible.

Never Miss a Revenue Opportunity

Rich RCS experiences with automatic SMS fallback ensure every message reaches consumers, whether it's a payment reminder, loan offer, or service alert. Fewer delivery failures mean more actions completed and revenue captured at the moments that matter most.

Optimize Campaigns for Maximum Impact

Advanced performance analytics reveal which messages, formats, and timing drive results. With every campaign, teams can refine outreach to improve engagement, eliminate wasted spend, and extract more revenue from the same volume of messages.

Secure & Compliant Messaging at Scale

Verified branding, encrypted delivery, and audit-ready logs ensure every interaction is compliant and defensible. This allows teams to scale outreach confidently while reducing regulatory and fraud risks, reinforcing consumer trust and brand credibility.

Start Winning Today!

Text messaging is entering its biggest evolution in decades, and credit unions and community banks are standing at a critical crossroads. Every ignored message, confusing link, or generic offer quietly leaks revenue and erodes trust. Your teams work tirelessly, but outdated messaging can hold those efforts back.

Eltropy Rich Communication Services (RCS) changes the game by transforming every message into a trusted and interactive experience that captures attention, builds trust, and drives action, without extra apps or complicated setups.

The choice is yours! The right move today can recover thousands in unrealized revenue, save valuable staff hours, and position your institution as modern, trusted, and consistently chosen by consumers.

Explore Eltropy RCS →

Book A Demo →