

*Understand the **Benefits of Buy***

When considering whether or not to build or buy a new Collections system, there are advantages to choosing the “buy” route with a vendor such as Katabat.

- ✓ **Software as a Service is Our Primary Business**
Providing Financial Services software, and in particular collections software, is Katabat’s primary business. Research & Development are dedicated strictly to building ever-more effective software solutions, whereas internal IT shops will be confronted by competing needs from other areas of the organization.
- ✓ **Established Clients in the Finance Space Help Us Constantly Improve the Product**
Katabat has dozens of clients in the Financial Services and Fintech spaces. We are easily able to gather the voice of many clients to constantly improve our product and make capabilities available based on industry best practices.
- ✓ **Quick Deployment in as Little as Two Months**
Katabat can deploy as little as two months out of the box. An internal solution will require costly planning and analysis work that has already been done on our end.
- ✓ **We are Highly Specialized in Collections and Can Suggest Innovative Approaches**
The Katabat team is highly specialized in Collections and are able to apply lessons learned in the business to suggest novel approaches to business challenges based on their own experiences as well as those within our client base
- ✓ **Minimal Additional Costs for Additional Solutions**
Katabat can implement non-collections solutions for servicing and marketing at minimal additional costs.

Build vs. Buy Considerations



Build vs. Buy *Upfront and Recurring Costs*

| | <i>Costs to Build</i> | <i>Costs to Buy</i> |
|-----------------|---|---|
| Upfront Costs | <ul style="list-style-type: none"> • Strategy & design resources • Development & implementation • Physical technology infrastructure | <ul style="list-style-type: none"> • Integration & implementation • Project implementation resources • Dedicated servers (if required) |
| Recurring Costs | <ul style="list-style-type: none"> • IT resources • Systems investment & upgrades • Risk Ops & Collections management teams | <ul style="list-style-type: none"> • Monthly subscription fees • Platform configuration & support • Integration upgrades (core product upgrades done at no cost) |

When to *Build*

- ✓ You can build for less (example: high volume and economies of scale)
- ✓ Your business model has highly specialized needs and data
- ✓ You have customer integration and implementation requirements
- ✓ You have the appetite, commitment, resources, and experience required to build the solution