

MAKING BETTER DECISIONS THROUGHOUT THE CUSTOMER LIFECYCLE

Introduction of complex regulation, changes in customer attitudes, and the evolution of communication channels, mean that simplistic contact strategies with straightforward customer assessment are now a thing of the past. Agents and their supporting technology are on the frontline navigating this challenging landscape, and businesses face hefty financial and reputational penalties for failure.

By harnessing the power of data through advanced analytics, you can simplify necessary decision-making and provide your customers with the right outcomes, all while remaining compliant with local regulations.

Qualco Collections & Recoveries is a modern, comprehensive, and flexible end-to-end platform to help you fully manage, automate and streamline your organisation's processes.

Our state-of-the-art decision engine, a key part of the Qualco Collections & Recoveries system, simplifies even the most complex strategy in your decision-making process through one simple, user-friendly interface. It will help your teams unlock the potential of your untapped customer data and manage their needs with ease, without the need for further investment in costly and over-stretched software development resource.



The graph presents the Qualco Collections & Recoveries key modules and their interaction with the internal and external stakeholders. There are several ways stakeholders can interface with the system modules through **(i) admin, agent and officer applications** (business and system admins, back office, call-center agents, legal and restructuring officers, branch RMs, legal offices, etc), **(ii) online APIs** such as client and customer portals **(iii) batch interfaces** (originators, debt collection agencies, legal offices, etc.)

Take advantage of new innovative external data sources while also fully leveraging your existing data sources too. Construct sophisticated, fully automatic logic maximising the benefits of that data - encompassing customer contact, branched process control and stage-in process sequencing.

As you evolve, review and improve those decisions using our inbuilt champion/challenger functionality enabling the development of both challenger

strategies and even uniquely challenging individual decision points within the champion strategy.

This advanced functionality is easily implemented, administered, reviewed & improved, and all managed within our simple to use, point and click user interface. It is a solution focused on the needs of complex organisations and delivers real and instantly usable functionality to ensure easy management.

KEY FEATURES

MAKE DECISIONS SPANNING MANUAL, AUTOMATED OR HYBRID WORKLOADS

Ensure you always take the right actions at the right time

ALLOCATE CASES TO THE RIGHT TEAMS

Accurately determine when intervention is necessary and direct it to the most suitably-skilled team

ADVANCED DECISION TREE FUNCTIONALITY

Better classify your customers, implement strict policy or regulatory-led decisions, develop "next best action" guidance, or even identify and track where your agents' actions fall beneath your standards

TEST AND REFINE YOUR STRATEGIES

Continuously improve and evolve your strategies using comprehensive Champion Challenger function

EXTENSIVELY AUTOMATE STRATEGIES

Free up your teams' time to focus on value-add activities

DELIVER CHANGES WHEN NEEDED

Make modifications at any time (including during the working day), reacting with agility to the needs of the business

ENTIRELY CHANGE-MANAGED WITH AUDIT

Ensure you have accurate change traceability

EASILY DEVELOP AND IMPLEMENT YOUR STRATEGIES

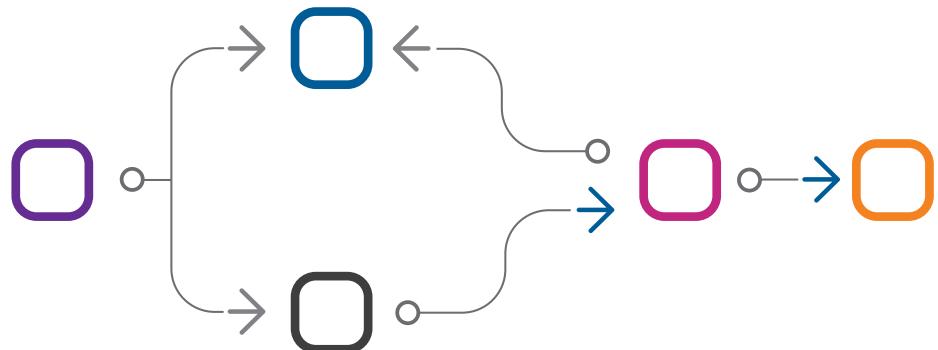
Take advantage of the simple-to-use drag & drop and point & click solution

HOUSE YOUR EXPANDING DATA SOURCES

achieving the best-tailored outcome for your customers

Data is the key to understanding your customers and achieving the best-tailored outcome for them: balancing customer care and sensitivities with your operational and financial needs. The Qualco Collection & Recoveries platform's extendable database can accommodate all your internal and externally-sourced data, helping you to make the right customer assessments using all the relevant insights.

It can act as your central Collections and Recoveries data hub, interfacing data in (or out), by storing related calculated or aggregated values. With powerful and flexible integration capabilities, it can also directly draw from your own 'golden sources' to ensure the decisions you make use the most up-to-date information.



MAKE ADVANCED DATA-DRIVEN DECISIONS

enhancing customer journey and reducing risk at once

Leveraging data assets to tailor customer decisions and developing new insights on customers is the target of all modern Collections and Recoveries departments. The Qualco Collections & Recoveries platform helps you to personalise those treatments for your customers, enabling you to uncover their true individual circumstances and identify the most appropriate next best action.

You'll be able to develop strategies which align to policy or regulatory driven needs and use automation to create a working environment, unlike anything your team has experienced before.

By seamlessly blending internal, external and behavioural data, creating advanced customer and portfolio segments, and delivering treatments through advanced automatic strategies, you will better serve both your customers and your business, improving the customer experience and reducing conduct risk at the same time. Where automation is simply not possible, the solution can provide that insight directly to your agents so that they are able to choose the most appropriate approach.

HELP YOUR CUSTOMERS AND ADVANCE YOUR TEAMS' ABILITY TO SERVE THEM

adapting to change while getting full control
of conduct challenges

This decision engine will become the backbone of your department, helping your analytical and operational delivery teams work more closely and adapting more quickly to change. Your own staff, who intimately understand Collections and Recoveries, will be entirely in control of those changes.

All of this will result in a better overall customer journey, reducing the risk of subsequent conduct challenges. Your teams will operate more confidently within all aspects of your strategy and execution, with full end to end control at their fingertips.



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