

OPTIMISING YOUR IN-HOUSE COLLECTIONS

Ineffective work planning and agent interaction can cause a major strain on your collection's operation, producing poor customer outcomes, less productive agents and a negative customer experience.

QualcoCollections & Recoveries is a modern, comprehensive, and flexible end-to-end platform designed to manage, automate and streamline your organisation's processes.

Our in-house collections functionality, part of the Qualco Collections & Recoveries platform, will allow you to effectively plan and forecast your resourcing needs and provide a simple-to-use intuitive agent interface.

Your agents will see a holistic view of your customers and their associated cases, presenting the relevant information to guide their interactions and accelerate the process of administering the most appropriate approach.

This means a more productive team, better outcomes for your customers, and an improved customer experience.



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.)

The Qualco Collections & Recoveries In-House Collections functionality comprises two fully integrated modules:



1. AGENT APPLICATION

Empower your team to make the right decisions for your customers

Your agents will be able to easily navigate and view complex customer and account structures, to fully understand their circumstances in a single customisable interface, and ensure your team takes the right action every time.

KEY FEATURES

USER FRIENDLY UI

Take advantage of the user friendly and simple-to-use intuitive interface – fully utilise its advanced features.

COMPREHENSIVE OUT OF THE BOX SCREENS AND KEY DATA ITEMS

Templated dataforms capturing a wide range of information tailored to your specific needs, such as customer contact information, full history and audit of all actions performed, financial (delinquency/ bucket) analysis, affordability information and repayment arrangements.

INTEGRATE IDENTIFICATION AND VERIFICATION (ID&V)

Supporting data protection requirements through integrated methods for identification verification.

CUSTOMISE SCREENS

Only view what you need to, based on product and case characteristics.

SUBMIT ACTIVITIES AND NOTES

Customise set of agent actions and utilise frequently used activities to optimise efficiency and productivity.

EMBED INCOME AND EXPENDITURE CAPABILITY (I&E)

Capture customers' financial information, affordability, and support sustainable arrangement setup.

CONTROLLED WORK ASSIGNMENT

Implement prioritised worklist functionality and real-time case reassignment.

PAYMENT SERVICES

Delivering integrated and compliant card payments through PSP and direct debits.

MULTI-CHANNEL CONTACT ENGINE

Facilitate all types of built-in or ad-hoc communication, such as system and agent generated communications or statements using pre-defined templates.

SET UP FLEXIBLE REPAYMENT ARRANGEMENT OPTIONS

Key varied amounts, dates and frequencies.

CUSTOMISE COMMUNICATION SCRIPTS

Controlling data entry and agent guidance as they participate in customer interactions.

CONFIGURABLE CONTROL MECHANISMS

Controlling your agent activity and ensuring it always adheres to both regulatory and policy requirements.

FULL GDPR COMPLIANCE

Implement a solution which is already GDPR compliant.

2. INTERNAL PRODUCTION MANAGEMENT

Plan and accurately forecast your resource needs

This unique capacity management tool will allow you to plan and react (in real-time) to changing production management demands.

Whether you want to fully automate your work assignment (segments and worklists) to in-house collection agents, or empower your collections managers to prioritise queues and assign agent teams, the internal production management module will ensure the right agents work on the right cases.

It also uses historical and statistical information (e.g. the number of available collection agents, the average daily number of calls per bucket, etc.) to forecast and help your collections managers predict the resource they will need in the future.

KEY FEATURES

FULLY AUTOMATED WORK ASSIGNMENT

Controlled within your prioritised worklists

CAPACITY MANAGEMENT ANALYSIS

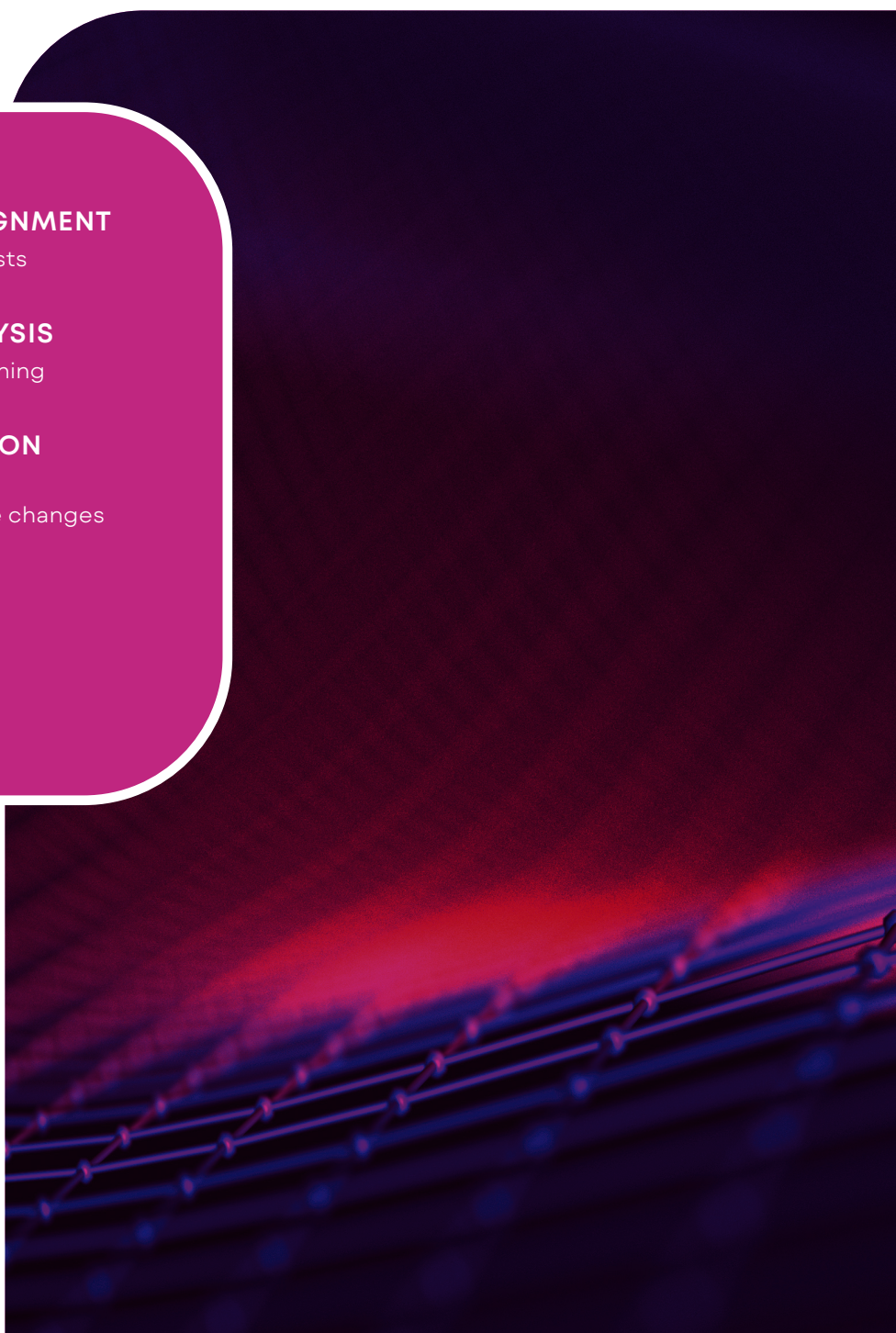
That aids resource forecasting and planning

REAL-TIME MANAGER ALLOCATION AND PRIORITISATION

Enabling you to react to intraday volume changes and prioritise work allocation effectively

DIALLER SYSTEM

Integrate with your chosen dialler or multi-channel communications solution





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