

MANAGING YOUR CUSTOMERS' COLLATERAL AND REAL PROPERTIES

The successful management of securities is an essential element in a secured credit lending lifecycle, and it significantly improves the effectiveness of your Collections and Recoveries process.

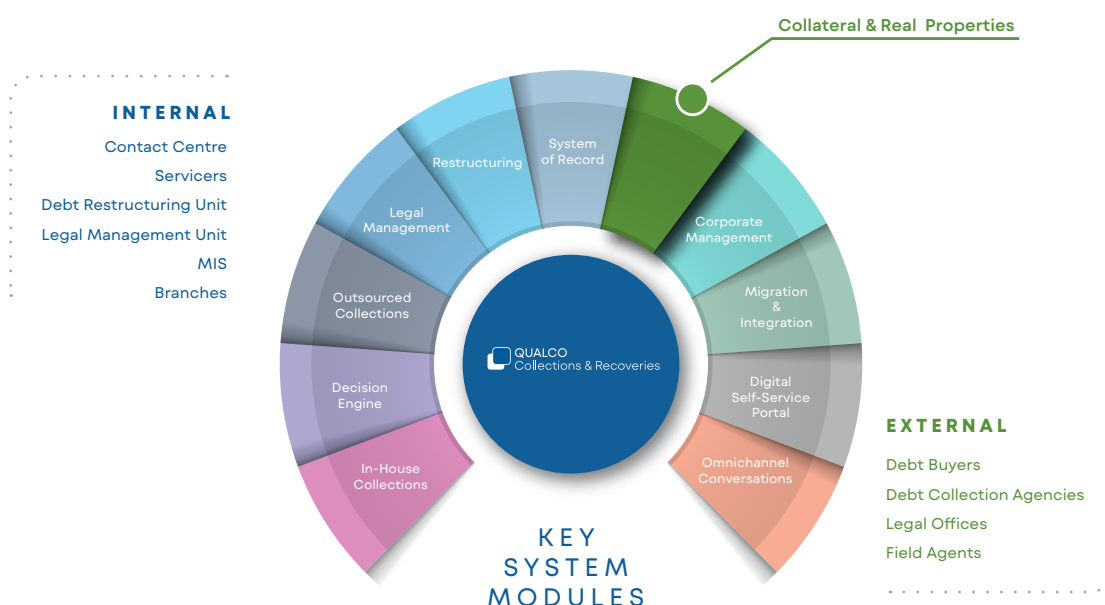
At QUALCO, we recognise the benefits of managing this within our flagship system QUALCO Collections & Recoveries ensuring securities are merged seamlessly into the overall management of your customer portfolios. This integrated view means that you can see your customers' changing risk profiles over time and continuously monitor and manage your interests.

Collateral and Real Properties Management module, is a key part of our modern, flexible and comprehensive end-to-end platform QUALCO Collections & Recoveries that can help you manage, automate and streamline your organisation's processes.

This module spans all common types of security needs, including the management of linked collaterals or collateral located within a real property.

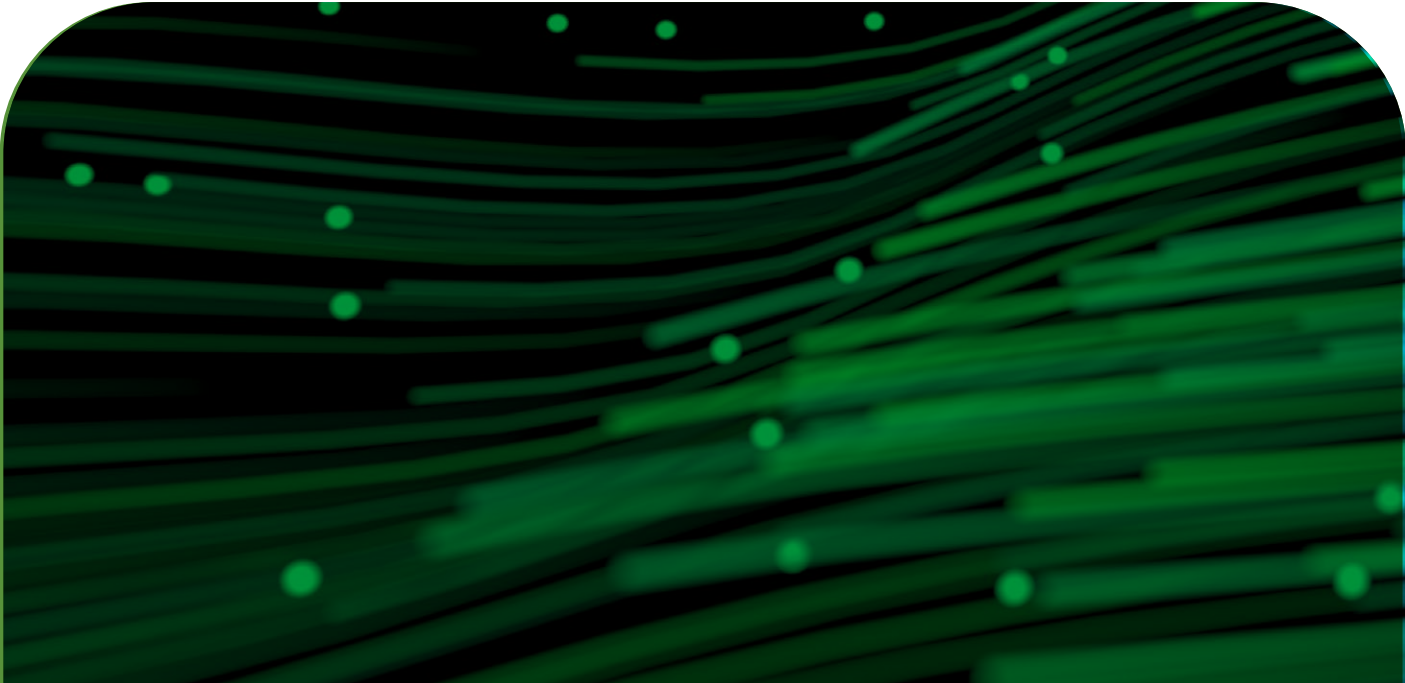
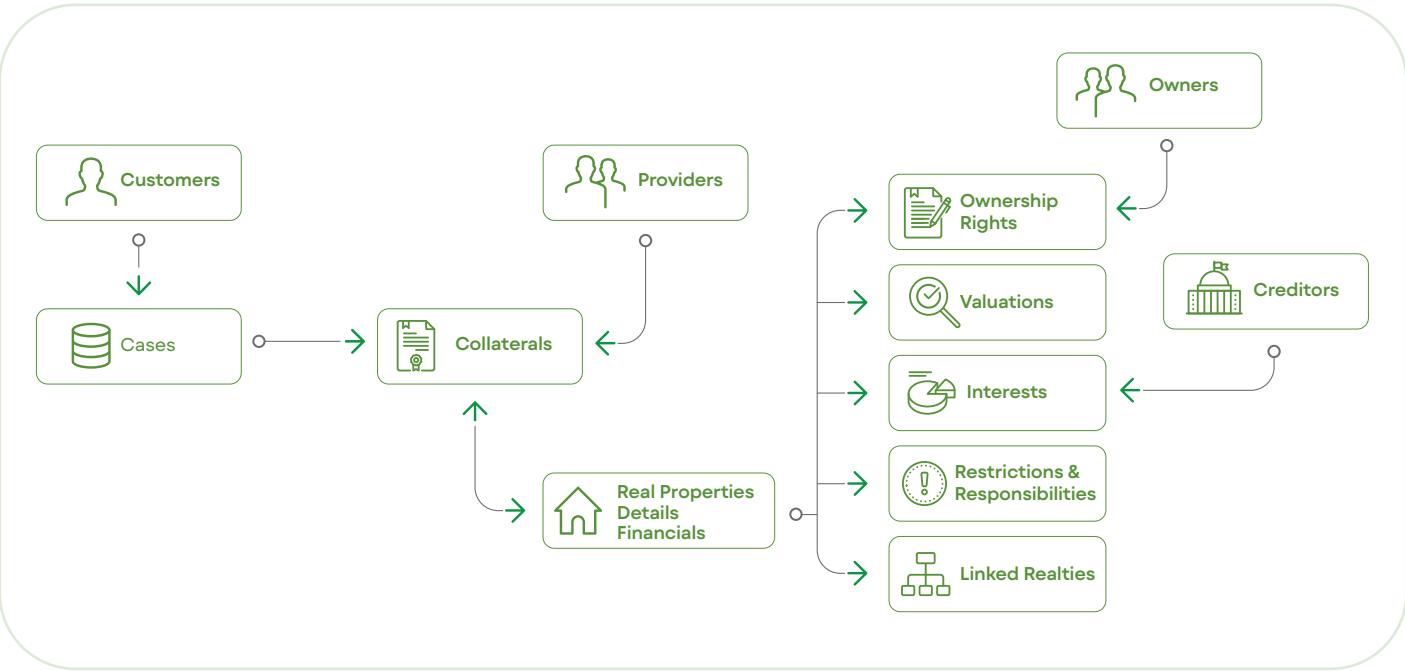
You can implement this module as part of our single end-to-end platform, underpinning your entire security and collateral management processes in a user-friendly, comprehensive, and fully audited tool.

You can develop a rich source of Security Information and use that to create bespoke processes to manage and monitor Securities. The solution comes with a pre-defined range of 'best practice' data capture templates and comprehensive functionality reflecting each asset's needs, including ownership, rights, and associated limitations details, facilitating the easy capture and processing of all associated data and documents. Those securities are then finally registered and connected directly within the solution against the related credit lending facilities.



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 collateral and real properties management module comprises two fully integrated and related components:



1. COLLATERAL MANAGEMENT

gain a holistic view of your customers' collateral

You'll be able to record and manage collaterals that customers have pledged against your lending products, as well as capture detailed information on those collaterals, enabling you to instantly appreciate your customers' true circumstances.

All of this is captured within our simple interface so that you can safely simplify and monitor the entire process for your team. The solution also supports a full range of collateral types including:



Insurance
Products



Guarantees

- Corporate guarantee
-
- Personal guarantee
-
- Government guarantee/
other financial guarantee



Cash



Receivables

- Assigned receivables
-
- Assigned receivables
against state



Shares
Equities
& Debt
Instruments



Real
Property



Treasure
Bills &
Government
Bonds



Assets

- Buildings
-
- Equipment
-
- Machinery
-
- Vehicles

KEY FEATURES & BENEFITS

ACCURATELY TRACK SECURED DEBTS

Obtain a holistic view of debts secured by the collateral and the providers behind them

UPLOAD RELEVANT DOCUMENTS

Upload and attach documents relating to the collateral

GAIN FULL VISIBILITY

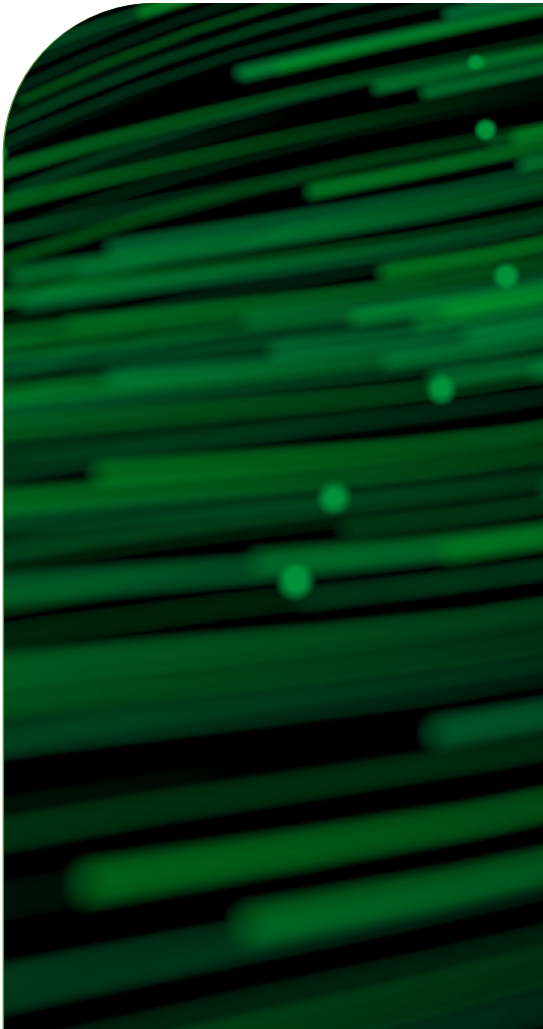
Connect the Credit and Collections and Recoveries elements of your business

SEE A DETAILED DESCRIPTION OF THE COLLATERAL

Capture all necessary details in one single solution using pre-defined templates

REDUCE COSTS

Manage your pledged collaterals more effectively



2. REAL PROPERTIES MANAGEMENT

build comprehensive profiles for all your managed
real property collateral

You'll be able to capture and manage real property collateral, capturing both structured and unstructured information. This will enable you to form a comprehensive legal and commercial profile for your managed properties, including those which are used as collateral.

KEY FEATURES & BENEFITS

CAPTURE AND STORE RELEVANT PROPERTY DATA

Use templated forms (based on the property type) to capture relevant data and property features

UPLOAD IMAGES

Upload and attach images of the properties to the digital gallery

CAPTURE OTHER CREDITORS' INTERESTS

Instantly understand the complete ownership picture

UPLOAD DOCUMENTS

Upload and attach relevant legal documentation

MANAGE PROPERTY OWNERSHIP INTERESTS

Capture and manage the interests of all external parties



KEY FEATURES & BENEFITS

DETAIL RIGHTS, IMPOSITIONS AND LIMITATIONS

Capture details relating to planning / development /
right of way / permissions /judicial / administrative

LADM SUPPORT

Adhering to the Land Administration Domain Model (LADM),
supported with a comprehensive legal and commercial profile

OPTIONAL WEBSITE FUNCTIONALITY

Integrating, self-contained, website functionality to kick off
your commercialisation process

CAPTURE PRICE VALUATIONS

Optimise your market or forced sale valuations process

UNIQUE WEB MAPPING AND SATELLITE VIEW FEATURE

Finding the precise location of the property using embedded web-
mapping service that allows easy location of the selected property
using different types of maps (Road, Satellite, Hybrid, Bird's Eye)



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