

MANAGING THE END-TO-END RESTRUCTURING PROCESS

Helping customers to remedy their debt circumstances is the goal of any collections team, and the process of moving customers onto a more affordable plan needs to align with your needs as well as theirs. This can often be challenging, very complex and manual. QUALCO's system can help you deliver those needs more efficiently and effectively.

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

Our restructuring functionality, part of the QUALCO Collections & Recoveries platform, coordinates the entire process: from defining the products, through the submission of a restructuring request, negotiation with the customer, collection of documents, approvals (with four-eye reviews), right up to the final resolution and the implementation of the new product. Central to this process is the advanced decisioning capability, which will ensure that you offer the most tailored solutions based on your customers' affordability.

Your agents will spend less time carefully assessing each customer, making everyone's lives easier and giving your team time to help more people. You can feel safe in the knowledge that your risks are being managed more closely through the definition of products using clear parameters, and the underwriting of the offers made simpler through the structured collation of information and consideration of the necessary data.



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.)

Manage centrally the restructuring process, from affordability assessment through to solution implementation.

The QUALCO Collections & Recoveries restructuring functionality comprises a seven-step end-to-end process. Each step has been carefully configured to enable you to instantly realise the benefits.



RESTRUCTURING PRODUCTS

Definition of the terms and conditions of the restructuring products in accordance with the Credit Policy of the Credit Institution- also referred to as "Customer Solutions"

CAMPAIGNS

Determination of eligible products for the asset according to the credit policy. Application of eligibility criteria to the asset and selection of a set of eligible options

FINANCIAL ASSESSMENT

Borrower interview and collection of data required for a thorough assessment of their financial situation leading to an estimate of a monthly disposable income

AFFORDABLE SOLUTIONS

Identification of restructuring options consistent with the borrower's disposable income



ORIGINATION & MONITORING

Origination of the modified product and beginning of probation period

IMPLEMENT PROCESS

Elaboration of modification process, approval process and implementation of the modification

PREFERABLE SOLUTION

NPV calculation of affordable solutions including liquidation



RESTRUCTURING PRODUCTS

This step simply requires the configuration of your specific products, which are defined using standard parameters, such as: percentage discount applied, number of instalments and associated amounts, down payments as an amount or percentage, administration costs, split balances (partial repayments), percentage balloon (a balloon payment at the end of the plan), grace periods (at the beginning of the plan), step up phases (term and amount) and reduced payment phases (term and percentage).



CAMPAIGNS

For each product, you can use pre-defined criteria to target and identify suitable customers through campaigns executed for a defined period.

The campaigns then generate offers for customers which lead to either an arrangement, a restructuring process or an application for a loan origination system. Equally, where a customer proposes a counteroffer instead, you can manage this within a structured process to ensure that it is properly considered.

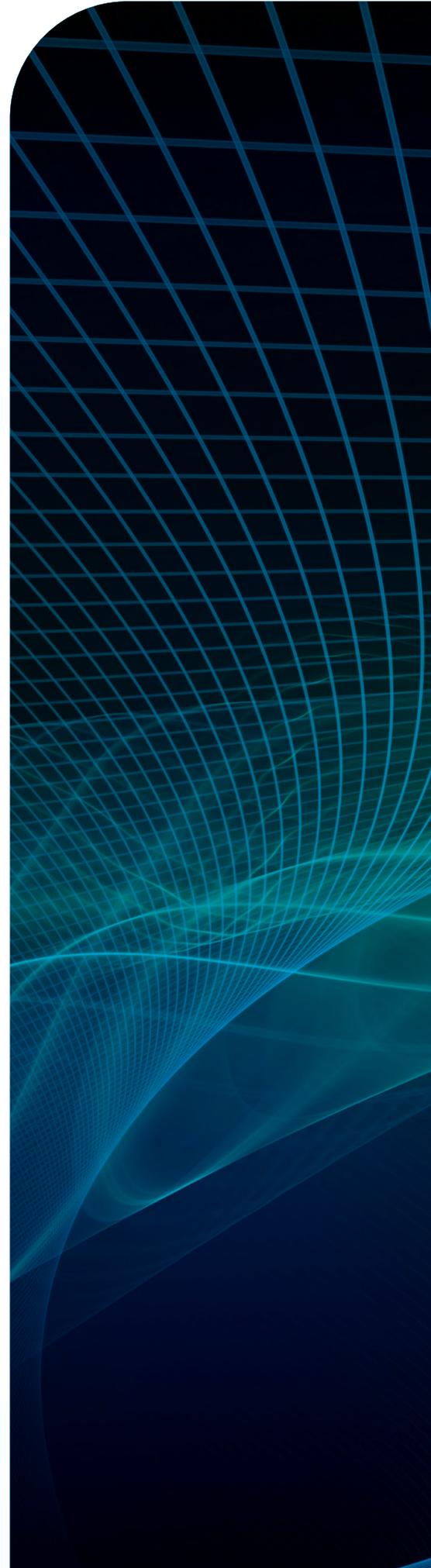


FINANCIAL ASSESSMENT

At this stage, you can capture your customers' Income & Expenditure information to understand their affordability and make an educated decision about the proposal.

This affordability capture feature is comprehensive and aligned with the SFS (in the UK) and ECB recommendations, and the Greek Code of Conduct Compliance. It spans all common categories of income and expenses (including frequency of each), debts and assets, multiple customers, and includes line by line control over how the values impact the calculation of headroom.

Any changes you make are also fully audited, and the solution can even automatically set reminders for subsequent customer reviews to track their changing circumstances.





AFFORDABLE SOLUTIONS

Once you've established your customers' affordability, the solution will automatically suggest the most suitable products, so as to achieve the best result for both you and your customers.



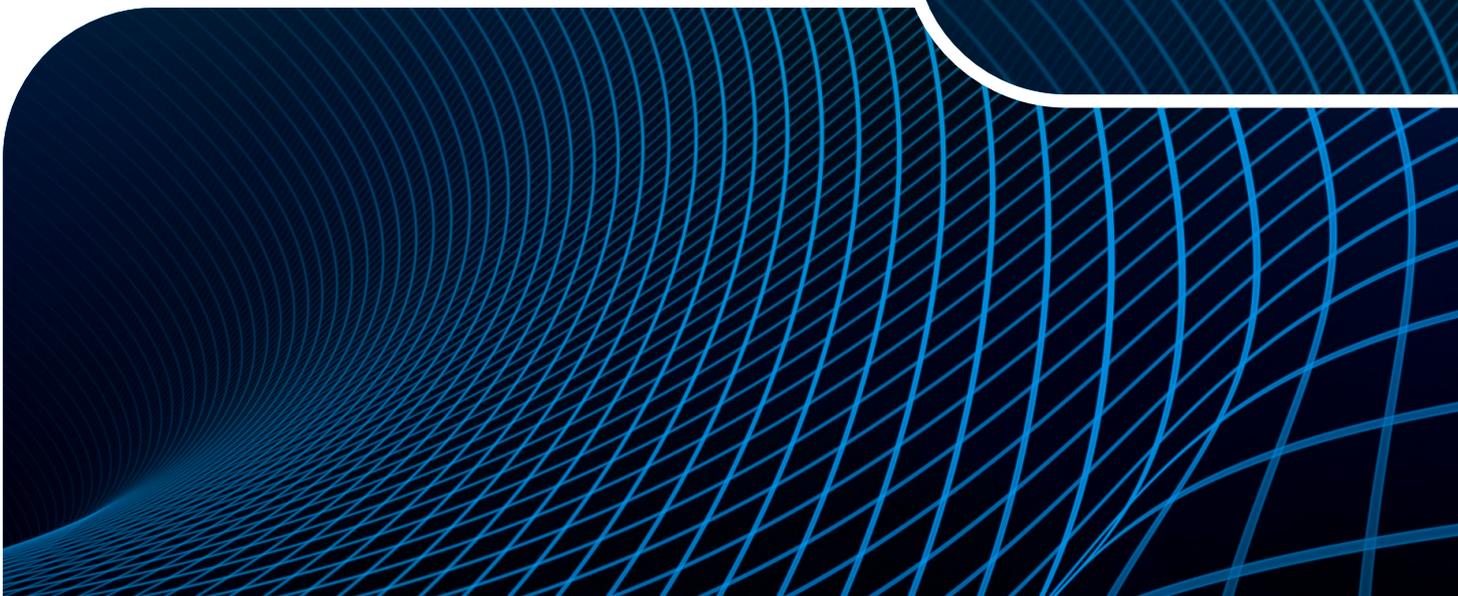
PREFERABLE SOLUTION

Our restructuring functionality will then build a picture for final assessment, calculating various values, such as the Net Present Value (NPV), of each solution, offered. It will present those values through a customer summary and offer for the underwriter so you can finally consider the best approach for the business.



IMPLEMENT PROCESS AND ORIGATION & MONITORING

The restructuring process is implemented as a workflow that includes all approval steps, milestones and alerts for specific actions. You can then implement that solution or, alternatively, decide to instigate a liquidation option where the other options are simply not viable.



KEY FEATURES & BENEFITS

Our restructuring solution, which is built with the same flexibility and sophistication as the rest of the QUALCO Collections & Recoveries platform, will simplify even the most complex of your processes and you'll be able to manage everything more easily through our powerful, industry-leading functionality.

UTILISE ADVANCED FEATURES

Via our simple and user-friendly interface

CONTROL THE FULL END-TO-END PROCESS

Ensure you take all appropriate steps to fully assess your customers

FIND THE OPTIMAL SOLUTIONS FOR YOU AND YOUR CUSTOMERS

Deduce the best terms and conditions from customers' affordability and your products and policies

FEEL SECURE KNOWING THE SYSTEM IS FULLY AUDITED

It enables you to support and provide background for your decisions

DEVELOP YOUR STRATEGIES WITHOUT TECHNICAL RESOURCE

Our platform has been designed so that your business team can configure everything themselves, in line with your specific needs

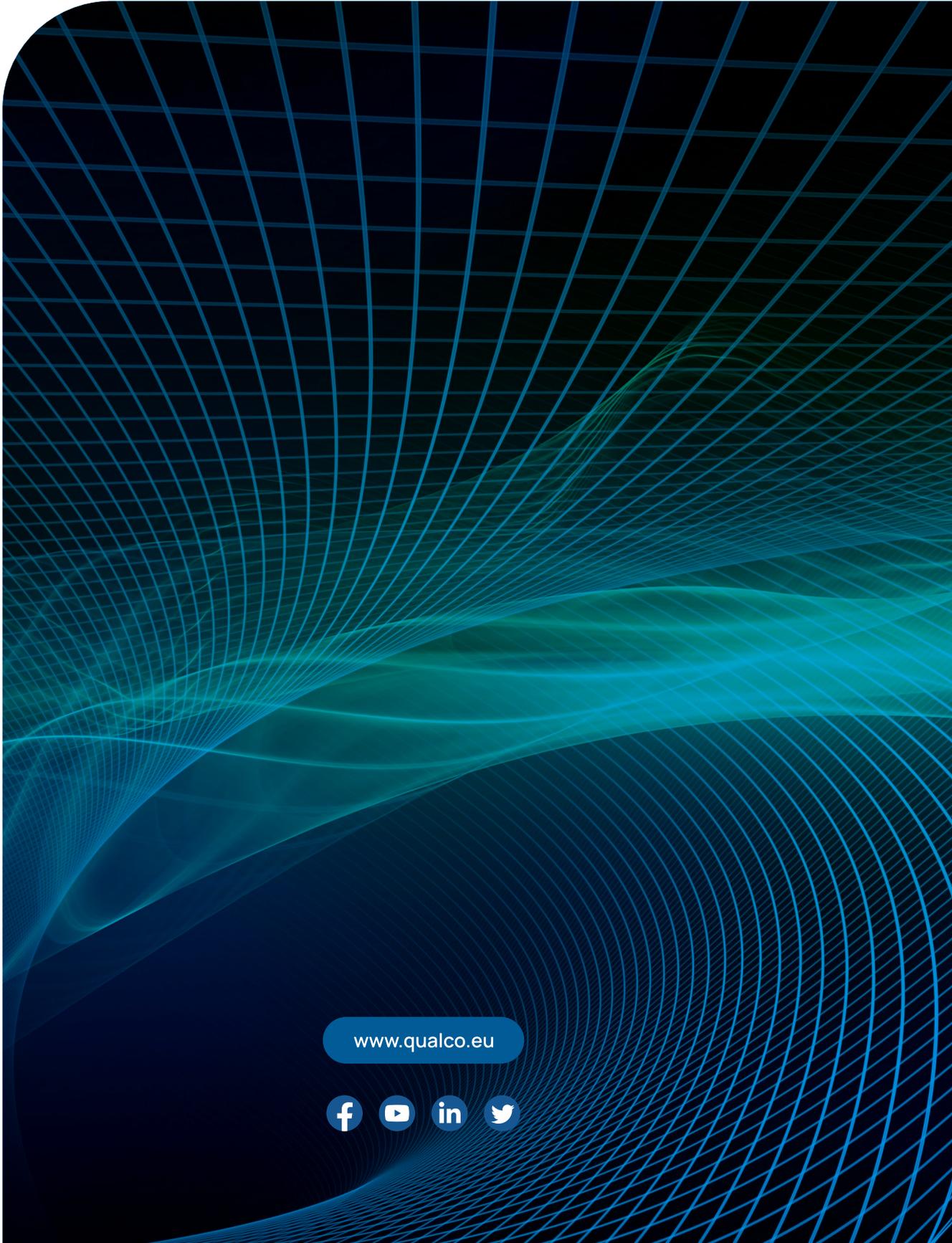
CAPTURE COMPREHENSIVE AFFORDABILITY ASSESSMENT

Detail your customers' true circumstances in a standard and widely-accepted format

ANALYSE AND COMPARE OPTIONS AUTOMATICALLY

Derive values to help inform the underwriting process and compare with alternative options, such as liquidation

Our restructuring functionality is a self-contained, comprehensive and capable end-to-end solution for the management of your restructuring process, making sure that you deliver the best outcomes for your customers, and that you guide and protect your team in the decisions they make.



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