

## Digital Self Service Portal Module

# A COMPLETE DIGITAL COLLECTIONS & RECOVERIES SOLUTION

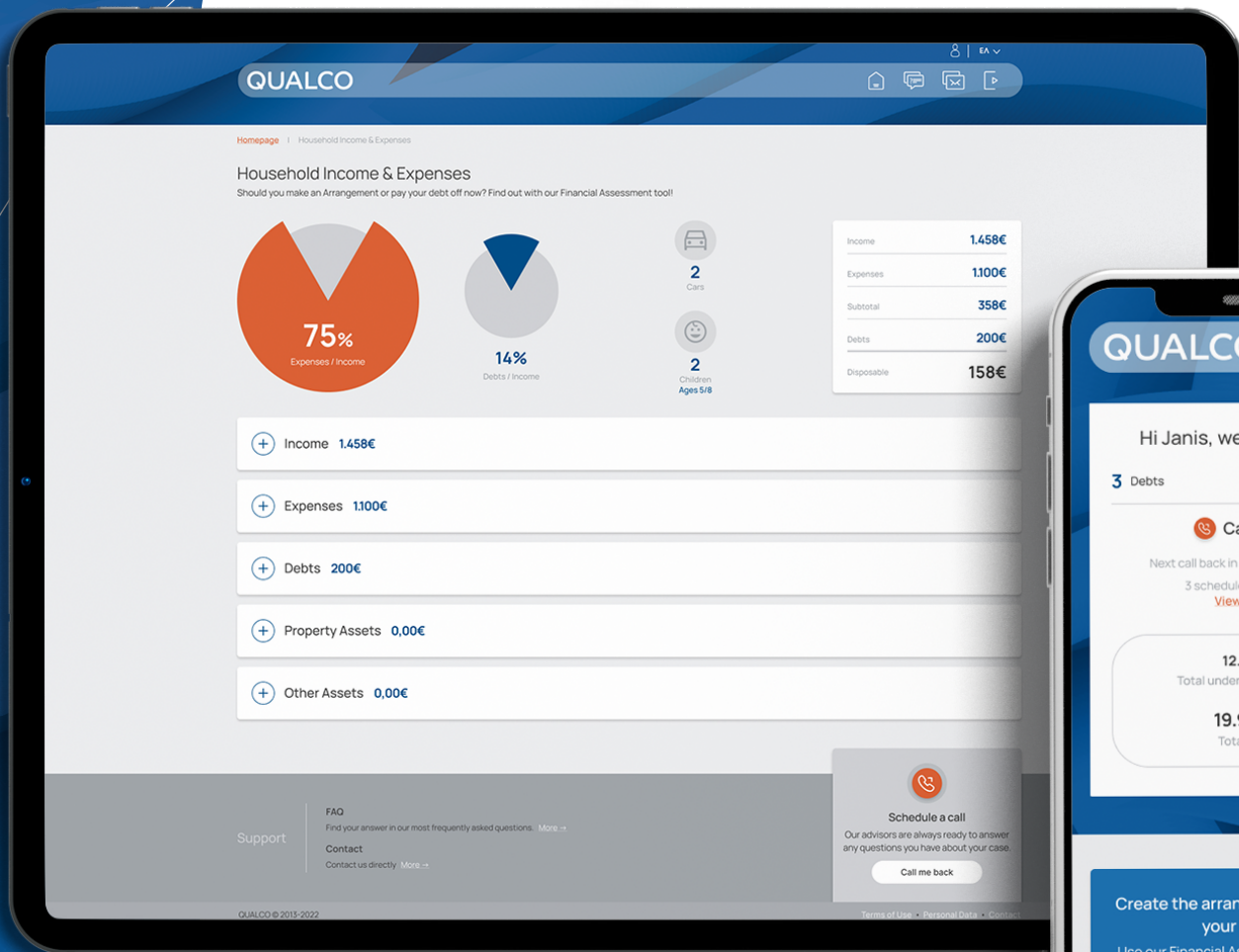
With digital channel adoption constantly increasing in the credit market, debt management organisations must adapt to the digital era to meet evolving customer needs. Customers expect digitised services, enabling them to conduct their financial transactions online easily and conveniently.

Our end-to-end digital collections and recoveries solution provides digital self-serve capabilities to transform your collections process. **Experience quick deployment and zero risk, empowering your business to adapt seamlessly to the digital era.**

The fully configurable self-service portal delivers flexible customer journeys, enabling you to align your collections strategies across the digital platform and increase customer engagement. Trust our real industry experience to transform your collections and recoveries. Our consumer-focused, self-service platform integrates seamlessly, ensuring adaptability with your business needs.



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.)



# KEY FEATURES

## ACCESSING WITHOUT RESTRICTIONS

Offer 24/7 account access, allowing customers to make payments anytime from any device.

## ADJUSTING REPAYMENT PLANS

Empower customers to manage their accounts efficiently via rules-based repayment plans.

## REVIEWING ACCOUNT DETAILS

Allow your customers to easily view account details and monitor the progress of their payments

## PROVIDING SETTLEMENT OFFERS

Display discounts to customers to facilitate them in paying off their balance.

## ARRANGE CALL BACK

Whenever your customers need phone assistance, they can easily arrange a call with client representatives.

## INTEGRATING SEAMLESSLY

Integrate the self-service module with existing QUALCO Collections & Recoveries installations.

## HANDLING PAYMENTS

Get ready to make payments with speed and convenience.

## UNDERSTANDING BREATHING SPACE ELIGIBILITY

Help your customers know whether they meet the criteria required to request breathing space.

## ASSESSING AFFORDABILITY

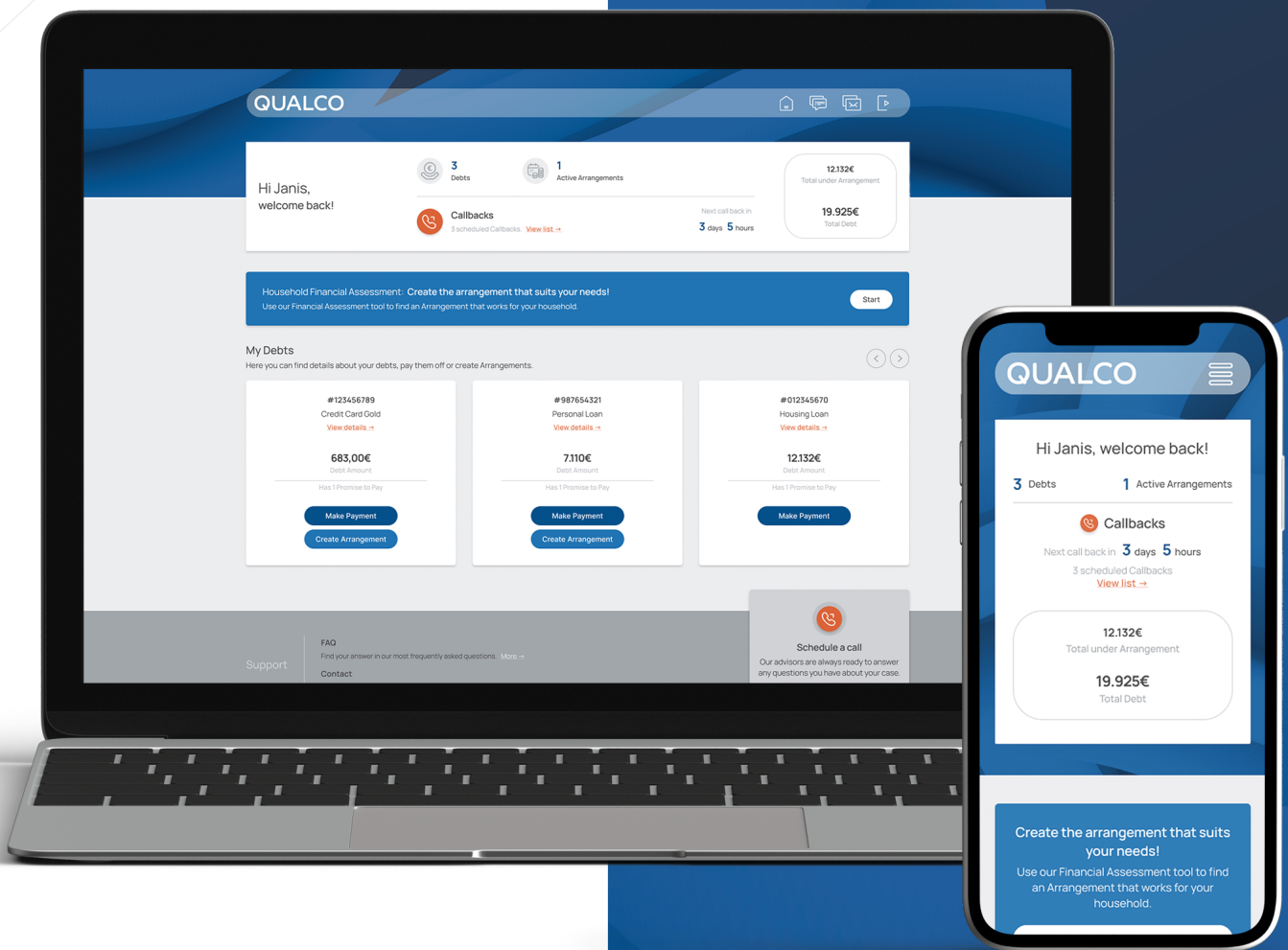
Go through income and expenditure assessments online and find out what your customers can afford to pay.

## MONITORING TRANSACTIONS

Access your customers' account transactions online with ease.

## UPDATING CONTACT DETAILS

Enable customers to manage their contact details online, without contacting your call centre.





# KEY BENEFITS

## **IMPROVE OPERATIONAL EFFICIENCY**

Save on Full-time Equivalent (FTE) effort and operational costs, increasing your organisation's efficiency.

## **REDUCE MANPOWER COSTS**

The online platform enables customers to perform most operations on their own, minimising your organisation's needs in manpower.

## **ACCELERATE CUSTOMER EXPERIENCE**

Offer your customers an easy-to-use digital channel that enables them to take control of their financial situation, improving their overall experience.

## **SPEED UP INTEGRATIONS**

The platform's Back Office system enables you to implement integrations in no time.

## **ELEVATE CUSTOMER ENGAGEMENT**

Enable your customers to interact via a comprehensive digital platform, improving their engagement and reaching better liquidation rates.

## **OFFER RESPONSIVE DESIGN**

The platform offers a strong UX, making it easy to use and access via web, tablet and mobile.

## **MAXIMISE DEBT SUSTAINABILITY**

Leverage online plan set-up and ensure customised offerings and reduced breakage rates for your clients.

## **ENABLE LOCALISATION**

Allow your agents to change the platform's language, adjusting it to their own needs.



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