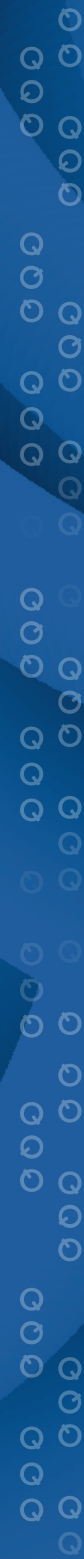# QUALCO
Collections & Recoveries

Product Profile

DESIGNED FOR SIMPLICITY
ENGINEERED FOR COMPLEXITY

QUALCO Collections & Recoveries (QCR) is a modern, modular and comprehensive enterprise platform that orchestrates the end-to-end collection journey, streamlines in-house and third-party activities in one place and operates either as part of a banking ecosystem or as a core system of record.

QCR supports all types of receivables, from unsecured and secured bank credit, to unpaid invoices from the delivery of goods or services and covers the entire credit lifecycle, from high-risk performing and early-stage delinquency through to legal and recoveries.

The system provides a forward-looking, digital-first approach to debt management, delivering a seamless customer and user journey.

KEY SYSTEM MODULES

INTERNAL
Contact Centre
Servicers
Restructuring Unit
Management Unit
MIS
Branches

EXTERNAL
Debt Buyers
Debt Collection Age...
Legal Offices
Field Agents

System of Record

Restructuring

Collateral & Real Properties

Legal Management

Corporate Management

Outsourced Collections

Migration & Integration

Decision Engine

Digital Self-Service Portal

In-House Collections

Omnichannel Conversations

QUALCO Collections & Recoveries

KEY SYSTEM MODULES

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 ANSWER TO YOUR CHALLENGES

QUALCO Collections & Recoveries is a modular, end-to-end platform that manages, automates and streamlines your organisation's C&R operations.

A UNIFIED PLATFORM

Supporting the whole credit lifecycle from high-risk performing, early-stage delinquency to legal & recoveries.

Supports all banking products, from Retail unsecured to Mortgages and SME loans, as well as non-banking debt.

HIGHLY SCALABLE

Successfully used in organisations varying from low volume all the way up to high volume tier one international businesses, it can support from the simple to the most complex, multi-product, client and customer relationships, at all stages of the C&R lifecycle.

INTEGRATES EASILY INTO YOUR TECHNOLOGY INFRASTRUCTURE

Developed using market-leading techniques and well-known industry standard technology, it's ahead of the curve today and future proofed for tomorrow.

SAVES YOUR TEAM TIME

With expansive automation features, your staff will be able to focus on the customers who really need your help.

MANAGES ALL THIRD-PARTY ACTIVITIES IN ONE PLACE

It operates as the central hub in placement and the management of third parties' activities, providing you comprehensive oversight and control over the interactions they undertake.

LEVERAGES YOUR DATA AND ANALYTICS

It will help you gain valuable insight and ensure your staff have full visibility and achieve the best outcomes for your customers.

FITS INTO YOUR EXISTING BUSINESS PROCESSES

It can operate within your wider business process infrastructure or even as a self-contained solution.

ENSURES REGULATORY COMPLIANCE

You'll have certainty that your operation reflects the values of your business and adheres to local regulation.

COMPETITIVE PRICING AND A RAPID RETURN ON INVESTMENT (ROI)

Following a speedy and flexible implementation, you'll benefit from immediate results and cost savings. Those benefits will continue as you scale and evolve - customising the platform to suit your changing business's needs.

KEY FEATURES

It consists of three groups of modules: the **Operational Module,** the **Integration Module** and the **Managerial Information (MI) Module**, which can be deployed either on-premise or hosted on your behalf.

STATE-OF-THE-ART DECISIONS ENGINE

Simplifying even the most complex strategy in your decision-making process through a simple, user-friendly interface.

MULTI-LINGUAL, MULTIINSTITUTIONAL & MULTI-CURRENCY SOLUTION

That can manage, automate and control all collection processes for more than one institution through a central multi-country installation.

CORE BANKING PARTNERSHIPS AND EXPERIENCE

Partner relationships with leading core banking platforms Temenos T24 and MAMBU helping you to accelerate integration with our solution.

MAMBU   TEMENOS

OUT OF THE BOX & CONFIGURABLE REPORTING & ANALYTICS CAPABILITY

That allows deep insight monitoring on both operational and financial performance.

CUSTOMER CENTRIC SOLUTION

Helping you to focus on managing your customers' circumstances.

WEB BROWSER USER INTERFACE

The fresh web UI incorporates the latest UX technology to improve system usability, boost productivity and reduce maintenance costs.

OMNICHANNEL CONTACT ENGINE

Leverage omnichannel communications to boost customer engagement through a single customer view.

SELF-SERVICE PORTAL

A digital solution that is driving enhanced customer experience, operational efficiency, and higher liquidation rates.

INTUITIVE & CUSTOMISABLE AGENT SCREENS

Supporting both lending and non-lending products and delivering what your users need.

EMBEDDED INCOME AND EXPENDITURE CAPABILITY

Capturing customers' financial information, affordability and supporting sustainable arrangement setup.

KEY FEATURES

FLEXIBLE REPAYMENT ARRANGEMENT OPTIONS

Supporting varied amounts, dates and frequencies, and includes debt rescheduling.

SYSTEM OF RECORD

Managing and providing auditable financial movements affecting the balance such as charging of fees and interest, and the receipt of payments.

THIRD-PARTY MANAGEMENT SOLUTION

Spanning all types of placement (DCA, BPO etc.) and automatic first and subsequent placement. Covering all aspects including placement management, flexible integration, provision of controlled direct external access, and with specific performance MI development.

COLLATERALS AND SECURITY MANAGEMENT

Including a rich source aof security information (collateral and real properties) and bespoke processes to manage and monitor them.

CONFIGURABLE CONTROL MECHANISMS

To ensure that both agents and automated decisions adhere to regulatory and policy requirements.

EXTERNAL WEB PORTAL ACCESS

Providing third parties such as debt collection agencies, legal representatives, field agents, and outsourced service providers direct access to your solution via their chosen internet browser.

HIGHLY CONFIGURABLE LEGAL & RESTRUCTURING MODULE

To enable complex processes that are compliant to the local legal framework and to the debt restructuring policies of the organisation.

BUILT-IN COMPLIANCE

In relation to managing and treating customers fairly, data obfuscation & purging and managing customer data.

KEY BENEFITS

BUSINESS BENEFITS

- **Unified platform** across all collections and recovery functions and portfolios.
- Efficiently **blended in-house collections** and **outsourcing operations** to third parties.
- **Clarity** on **performance, measurement** and **reporting.**
- **Maximised recovery** potential and **enhanced liquidity.**
- Facilitate the **right outcome for your customers.**
- Collect more with less by **reducing cost** and **improving productivity.**

TECHNOLOGY BENEFITS

- Deploy **scalable** and **parametric** platform to effectively manage any portfolio size, with easy addition of further portfolios.
- Off-the-shelf batch and online APIs. Pre-integrated with major banking systems, diallers, payment processors and messaging providers.
- Design segmentation, strategies and channel business model, then focus on monitoring automatic execution and calibrating.
- Clients can extend and customise the system with no vendor involvement.

QUALCO invests in the product roadmap to ensure that you are at the forefront of Collections and Recoveries trends, continue to deliver a positive customer experience and operate in an efficient and effective way.