

## 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.

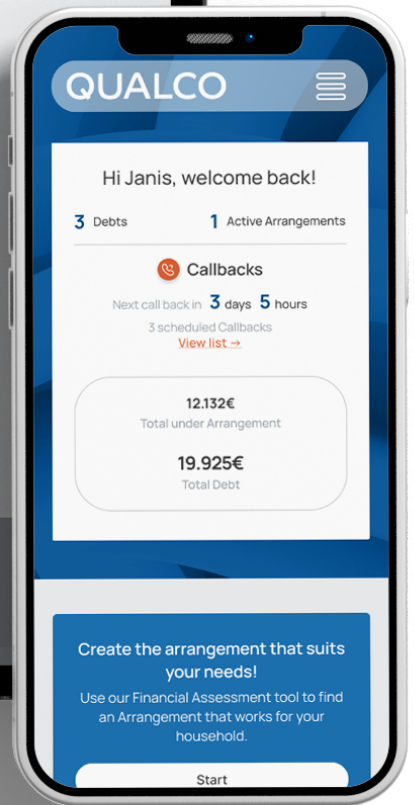
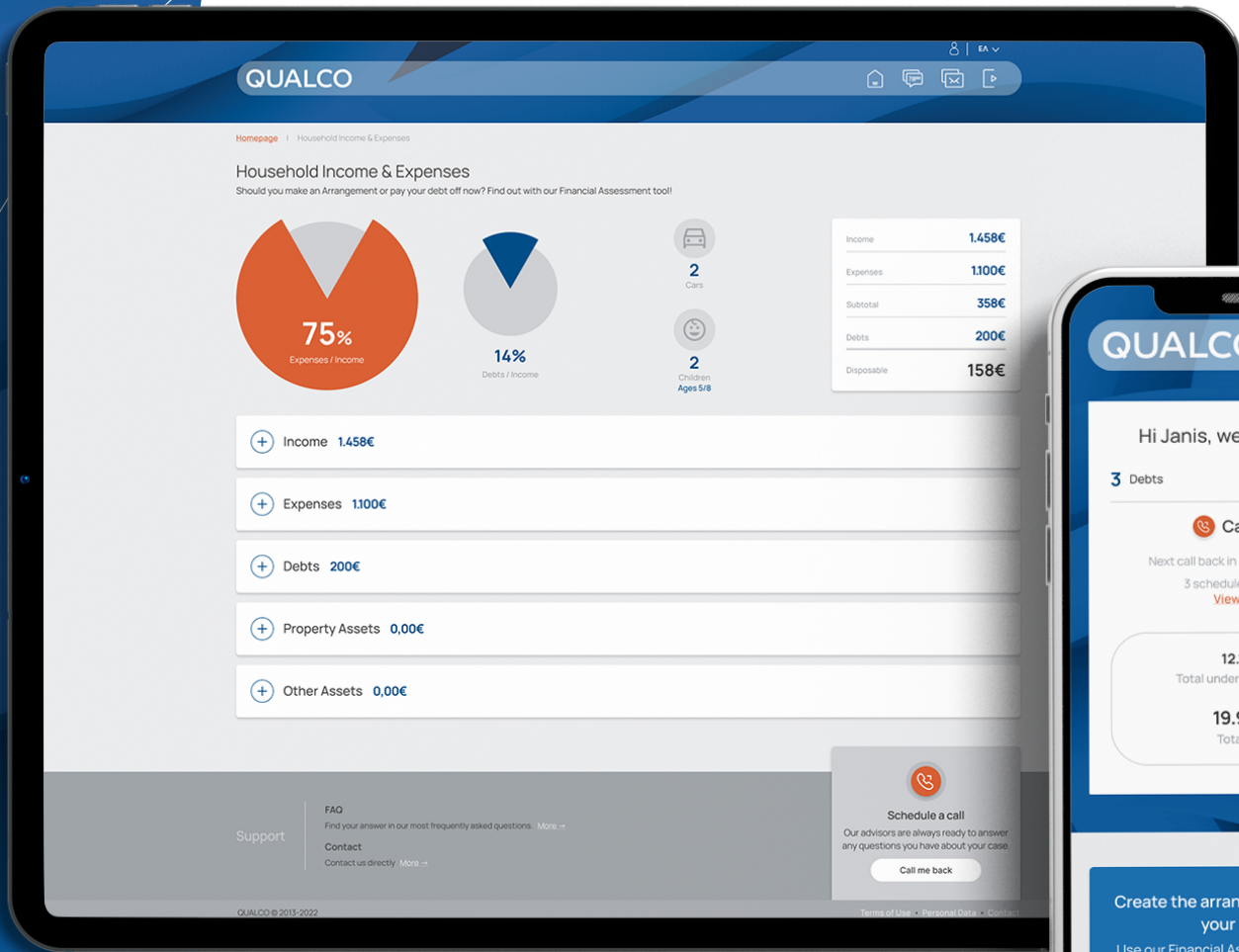
Our end-to-end digital collections and recoveries solution provides digital self-serve capabilities to transform your collections process. **Experience quick deployment and zero risk, empowering your business to adapt seamlessly to the digital era.**

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.

The graph presents the QUALCO Collections & Recoveries key modules and their interaction with 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.)

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.





# 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

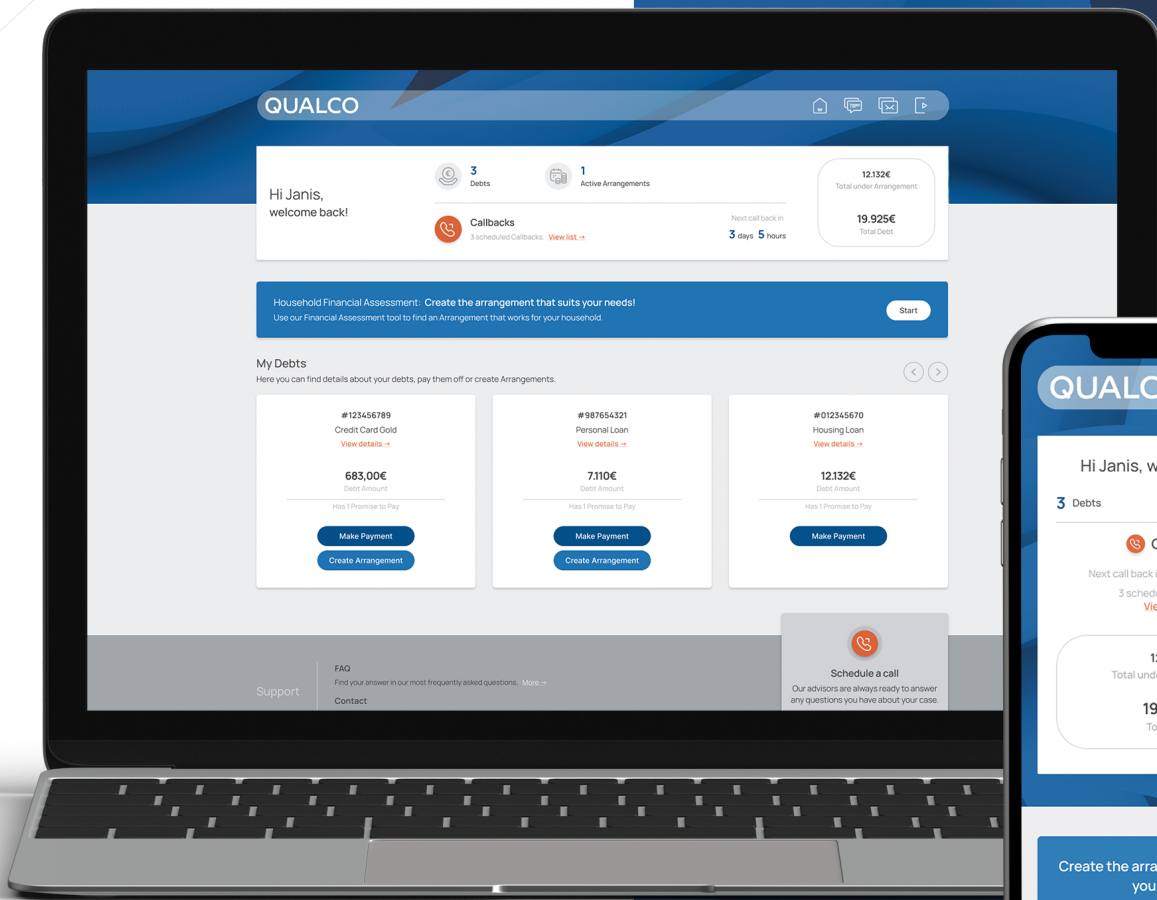
Go through income and expenditure assessments online and find out what your customers can afford to pay.

## 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.



QUALCO

Hi Janis,  
welcome back!

3 Debts

1 Active Arrangements

12.132€  
Total under Arrangement

Callbacks  
3 scheduled Callbacks [View list →](#)

Next call back in  
3 days 5 hours

19.925€  
Total Debt

Household Financial Assessment: Create the arrangement that suits your needs!  
Use our Financial Assessment tool to find an Arrangement that works for your household.

Start

My Debts

Here you can find details about your debts, pay them off or create Arrangements.

#123456789  
Credit Card Gold  
[View details →](#)

683,00€  
Debt Amount

Has 1 Promise to Pay

[Make Payment](#)  
[Create Arrangement](#)

#987654321  
Personal Loan  
[View details →](#)

7.110€  
Debt Amount

Has 1 Promise to Pay

[Make Payment](#)  
[Create Arrangement](#)

#012345670  
Housing Loan  
[View details →](#)

12.132€  
Debt Amount

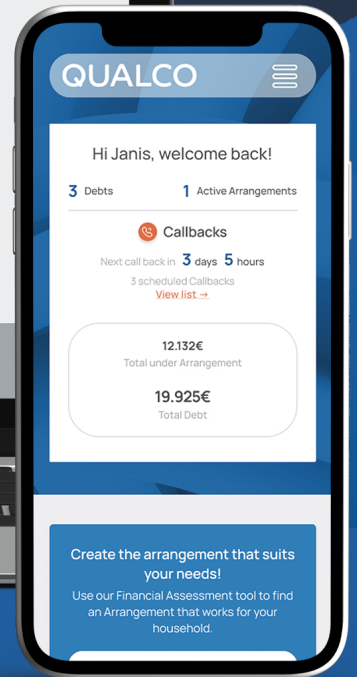
Has 1 Promise to Pay

[Make Payment](#)

Support

FAQ  
Find your answer in our most frequently asked questions. [More →](#)  
Contact

Schedule a call  
Our advisors are always ready to answer any questions you have about your case.



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Create the arrangement that suits your needs!

Use our Financial Assessment tool to find an Arrangement that works for your household.



# 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

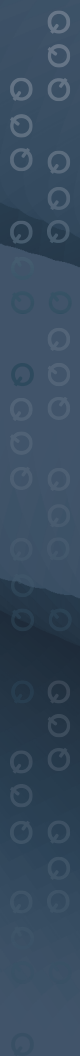
The platform offers a strong UX, making it easy to use and access via web, tablet and mobile.

## 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.



[www.qualco.eu](http://www.qualco.eu)

