

COLLECTMATE
DEBT COLLECTIONS AND RECOVERIES SOLUTION



DID YOU KNOW?

The financial institutions globally are struggling with growing pressures in debt recovery, with non-performing loans (NPLs) reaching alarming levels. The average global NPL ratio which used to be around 3-4% before the pandemic, now sits at around 6%, with some regions experiencing figures over 10%.

Efficient recovery strategies are more critical than ever to ensure liquidity, reduce write-offs, and maintain profitability.

Managers of Collection departments face severe challenges in managing and tracking the recoveries:

- Lack of dynamic collections strategies that sync the entire recovery process.
- Unavailability of automated process for timely distribution of accounts to collections officers.
- Lack of analytics to see the effectiveness of the process and monitor the KPIs of the collections officers.
- Higher average handling time due to lack of integrations and automation.
- Lack of proactive measures for early detection of probable defaults.

An automated collections and recoveries solution could streamline the entire operation and provide the necessary tools to optimize the available resources and carry out the tasks conveniently and efficiently.

CollectMate is a holistic solution designed to manage end-to-end asks and processes related to the entire debt collections and recoveries operation.

AI predictions and Early Warning Signals (EWS) help maintain a healthy lending portfolio, manage financial vulnerabilities and most importantly, deliver a better customer experience.

With unparalleled scalability, security and transparency into the entire process workflow, CollectMate is designed to support collections departments to meet four (4) objectives.

01

Assistance in mapping out the entire Collections Strategy

02

Optimization of resources to align with a customer-centric business model

03

Monitoring and tracking of system generated KPIs

04

Automation of support functions driven by a dynamic workflow management system

Key Features & Functionalities



Management Hub

Action Manager
Risk Matrix Scoring & Provisioning
Agent Evaluations
Agency Evaluation
Slippage Management



Web Console

Action Recorder
Ad-hoc Letter Generation
Providing Delinquent Account 360 View
Hardship Management
Restructuring



Information & Report Hub

Analytics & Data Visualizations
Document Handler for Legal Diarizing
Customized Report Creation



EOD Synchronizer

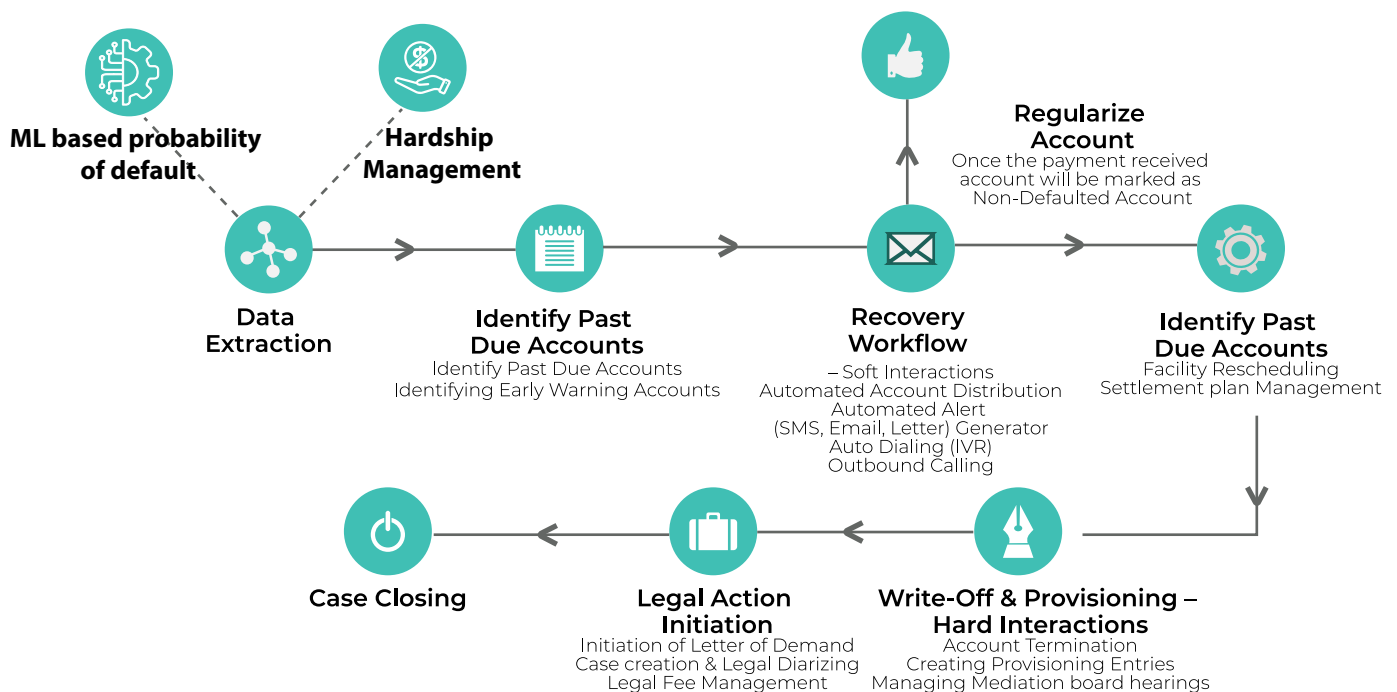
Data Synchronizer for Back-end solutions
Recovery Rules Engine
Watch Bucket Manager
Indication of Alarming Accounts



Auto Dialer

Interfacing with the Call Manager
Collect Agent interaction and performance data
Generate Outbound Calls

A snapshot of Collectmate's entire end-to-end recovery process



Collectmate is a product of Epic Lanka, a leader in Fintech and payment solutions for over 25 years.

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