

VALOORES in'Debt Collection and Recovery: Centralized Model for Allocating Delinquent Cases to Collectors

Key Benefits

- **Maximize Recovery Rates** through intelligent case prioritization, ensuring high-risk accounts are handled promptly, boosting debt recovery success.
- **Boost Collector Efficiency** by automating task assignment, enabling collectors to focus on high-value cases and reducing manual workloads.
- **Streamline Operations** with a centralized platform, offering a unified view of delinquent accounts across all departments for improved coordination and faster decision-making.
- **Tailor Collection Strategies** based on predictive analytics, allowing for personalized debt recovery plans that resonate with each customer's profile.
- **Enhance Decision-Making** through real-time data analytics and visual dashboards, offering clear insights into collection trends, performance, and potential bottlenecks.
- **Reduce Collection Costs** by optimizing resource allocation, lowering unnecessary manual interventions, and automating routine collection tasks.
- **Improve Customer Relationships** by using data-driven insights to adopt softer collection approaches where applicable, balancing recovery with customer loyalty retention.
- **Achieve Seamless Integration** with existing CRM and accounting systems, facilitating a smooth flow of information and enhancing operational efficiency.

Key Features

- Risk-based collections and recovery strategies applied across all risk classes.
- Optimal control framework with comprehensive cost-benefit analysis.
- Risk quantification models drive performance in collections and recoveries.
- Reporting seamlessly integrated into daily business operations across risk classes.
- Efficient case allocation and resource management for collections.
- Behavioral analytics embedded in collections and recovery processes.
- Full compliance with the latest government regulations and guidelines.

Strengthen your debt recovery strategies

Optimize your debt collection strategy to reduce costs, save time, and maximize resources with Valoores in'Debt Collection and Recovery. Our risk-based approach enhances your debt management and recovery processes, allowing for more efficient operations and improved outcomes. Discover how our solution can streamline collections and strengthen recovery efforts for your organization:

Single Customer Information View

Gaining a clear view of your customers can be complex, especially with multiple databases or significant outstanding debt. Linking customer account data is vital for success. Valoores, with its expertise in consumer data management, offers a solution to eliminate organizational silos, providing a unified view of your customers across various units, databases, or systems. By aligning sales, marketing, finance, risk management, pre-delinquency, collections, and recoveries, you can share insights across functions, reduce losses, and maintain control throughout the credit lifecycle.

Automating the Collections activities driven from decision engines

Automating collections activities enhances efficiency and effectiveness, streamlining processes across the board.

By organizing tasks according to the risk level of accounts and customers, low-value tasks can be automated, while high-value activities are managed by the most experienced collectors, further maximizing operational gains.

Daily Monitoring on your collection accounts

When a customer falls into delinquency, there are often key moments signaling their potential to recover. Collection Triggers offers daily account monitoring, alerting you to new contact information and signs of financial improvement, helping prioritize collections efforts. Ideal for all recovery stages, this solution tracks early-stage delinquencies, charge-off accounts, and even uncollectible, warehoused, and post-judgment accounts, ensuring a timely and informed collections process.

Improved debt collection with BI

Business Intelligence (BI) significantly enhances debt collection efforts. Valoores in'Debt Collection and Recovery has transformed debt collection into a customer relationship management initiative.

To support efficiency and effectiveness improvements, it is essential to develop a comprehensive suite of collection metrics and reports. This should

encompass financial management information (MI), collections MI, operational MI, and customer and product MI, ensuring a holistic view of the collections process and facilitating informed decision-making.

Regulatory Compliance

in'Debt Collection and Recovery enables organizations to seamlessly integrate regulatory compliance into their workflows, facilitating the identification of infractions and violations while safeguarding collectors from regulatory repercussions.

The solution automates compliance by aligning strategic actions with consistent, transparent, and thoroughly documented data, analytics, and policies. Advanced text and speech analytics continuously monitor, assess, and report on all collection interactions for compliance, delivering performance metrics that enhance operational efficiency.

Using Analytics across the spectrum in Debt Recovery and Collection

✓ Payment Propensity/Recovery

Models: The recovery models leverage various parameters, including a customer's payment history, risk exposure, cross-holdings, and geographic location.

✓ Pre-Delinquency Management:

This essential strategy is implemented for non-delinquent customers across multiple products to proactively mitigate risk.

✓ Loss Forecasting: A vital tool for risk management, this approach is utilized by banks to assess potential losses at the portfolio level.

NORTH AMERICA
1001 Bay hill Drive, 2nd Floor
San Bruno, CA 94066, US
Tel: +1-877-484-5757
contactus@valoores.com
www.valoores.com

NORTHERN EUROPE
29 Harley Street
London W1G 9QR, UK
Tel: +44-207-612-4716
Fax: +44-207-927-3113
contactus@valoores.com
www.valoores.com

CYPRUS
57 Spyrou Kyprianou Avenue
Bybloserve Business Centre
6051, Larnaca, Cyprus
Tel: +35724812171
contactus@valoores.com
www.valoores.com

QATAR
Level 22, Tornado Tower
Doha, QATAR
Tel: +9747001543
contactus@valoores.com
www.valoores.com