



Credgenics Collections Platform

Facilitating digital, customer-centric
and data driven loan collections

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The ongoing wave of digital transformation in the banking and financial services industry has been successful in unlocking higher efficiencies and elevating the customer experiences to a new level. However, the transformation has not been uniform across the entire banking services footprint. Certain areas like loan collections continue to remain broadly manual effort oriented and have not yet benefitted from the advancements in digital technologies.

Credgenics loan collections is an award-winning technology platform that enables banks and other non-banking lenders to completely digitize, automate and streamline their end-to-end collections processes. The SaaS based platform comes with innovative digital-first and data driven capabilities that are unique to the collections industry. Credgenics enables lenders to reimagine their approach to loan collections with an aim to reduce their NPAs, boost their recoveries and enhance the operational efficiencies.

The platform comes with below core capabilities to address different aspects of the loan collections and debt recoveries lifecycle.

-  Digital Communications
-  Skip Tracing
-  Dashboard and Data Analytics
-  Litigation Management System
-  Calling
-  CG Collect Mobile Collections
-  Billzy Payments

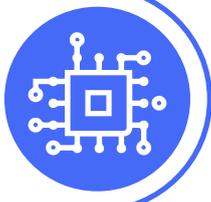
Digital Communications

Credgenics collections platform provides completely automated and digitized communications capabilities across the loan collections life cycle. The platform enables lenders to use innovative and sophisticated features to effectively manage borrower communications across stages.



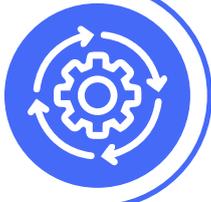
ML for Data Analysis and Segmentation

Risk and demographic based segmentation of the loan recovery of data can be done at the beginning and throughout the journey to strategically target recovery for delinquency buckets.



Digital-first Approach

The platform enables lenders to adopt a digital-first approach in communications across pre-delinquency and delinquency stages encompassing multiple channels including SMS, WhatsApp, Emails, IVR and Calling to optimize costs, increase effectiveness and transform customer experience.



Complete Automation

With Credgenics, lenders can create a completely automated communications journey where next stages and follow-ups are triggered automatically based on borrower's response to the previous stage. This covers the entire collections lifecycle from pre-due stages to legal intervention.



AI-enabled Voicebots and Chatbots

Credgenics platform comes with sophisticated AI-enabled voicebots and chatbots that can be used at early delinquency stages where promise-to-pay cases are sent soft payment reminders in English and other vernacular languages. This optimizes manual intervention and boosts efficiencies while unlocking higher performance rates.



Dashboards and Data Analytics

In collections, dashboards play an important role as they provide a quick consolidated view of the status and outcomes of various collections activities across different stages and channels. With multiple digital engagements ongoing simultaneously, it is critical to assess their performance periodically and tweak the approach to fine tune it based on the evolving dynamics. The data driven insights are extremely helpful in ensuring that the collections campaigns and strategies are aligned and driven towards attainment of specific objectives.

Credgenics platform dashboards derive loan cases data from API based integration with lender's loan management systems. The dashboards cover stage of each delinquent case, loan amount recovered, communication channels used, and status of legal communication triggered and its response. These dashboards are an easy feature to devise further strategy for the difficult cases and require adept data analytics. The analytics uses machine learning models to analyze the data at each stage and based on the borrower's response, the data is passed to the next stage collections team for further action. Credgenics dashboards cater to the needs of multiple stakeholders such as collections head and branch managers by showing the data relevant to those users, which enables them to take the best decisions.



Calling

Calling continues to be an integral part of loan collections especially in certain stages of delinquency buckets. It is sensitive in nature as it involves a direct human to human interaction and the experience can make an impression in borrower's mind about the lender, impacting customer loyalty metrics.

Credgenics platform offers comprehensive calling capabilities to remind debtors of repayments and help them address problems such as payment shortfall.

Credgenics calling solutions offer automated cloud-based calling where the borrower's numbers are masked and caller's tone and language is monitored through call recordings available on the platform.



Auto Dialer

In this, the calls dialed from the system use the contact details added by the agents. It allows sequential calls to be made for the selected loan IDs, enabling agents to select multiple IDs and make multiple calls.



Click to Call

Here the calls originate from the system, but they are manually initiated by the agent when they click the calling button on their systems. The agent enters dispositions after the call and moves on to make the next call. The agent can make multiple calls for allocated cases where the two-leg call process connects first with the agent and then the customer.



Predictive Dialer

In this AI-enabled calling module, the agent provides allocated loan case details and the system triggers bulk calls to all the cases through a round robin method. With relatively lower call drops and lesser time wasted on waiting, the agents can make more calls within the monitored time. This approach enhances calling efficiencies and increases the effectiveness of calling.



Billzy Payments

Billzy is a unique web platform from Credgenics that enables lenders to provide simpler, faster, and more secure digital payment capabilities to their loan borrowers. With Billzy, lenders get complete visibility on the loan repayments in real-time through its integration with Credgenics loan collections platform. The borrowers can use it to simplify and consolidate all their transactions for other bills.



Personalized Payment Links for Faster Payments

Generate borrower-specific deep payments links in a single click with outstanding loan amount and loan number automatically populated. It supports multiple digital payment modes including UPI, Debit card, and Net banking, with payments in just 3 clicks.



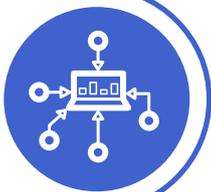
Mobile App

Billzy payments can be done via webpage as well as Progressive Web Apps (PWA). It is also available at PlayStore for download.



BBPS and Billzy Direct (Non-BBPS) Support

The payment flow at Billzy caters to both category of lenders – those who are integrated with BBPS (Bharat Bill Payment System) and those who would like to process payments outside BBPS network.



Integrated Collections

The loan repayment capability can be easily integrated with other loan recovery functions including Notices, Mobile Collections App, Calling and communication engines (SMS, Email, WhatsApp and IVR).



UPI Checkout Pay

Billzy ensures 1-click payment with the redirection to UPI checkout page, listing the UPI apps installed. This integration is available for both BBPS and Non-BBPS flow.



Real-time Reconciliation

Billzy allows loan status updates (partially closed / closed) in real-time, after every transaction or once the payment has been processed.



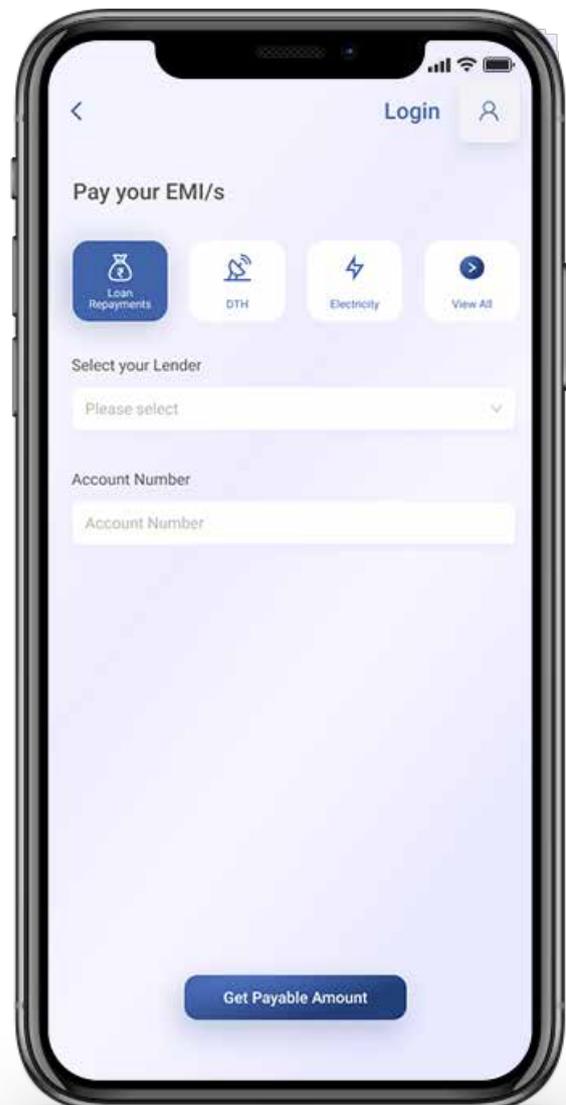
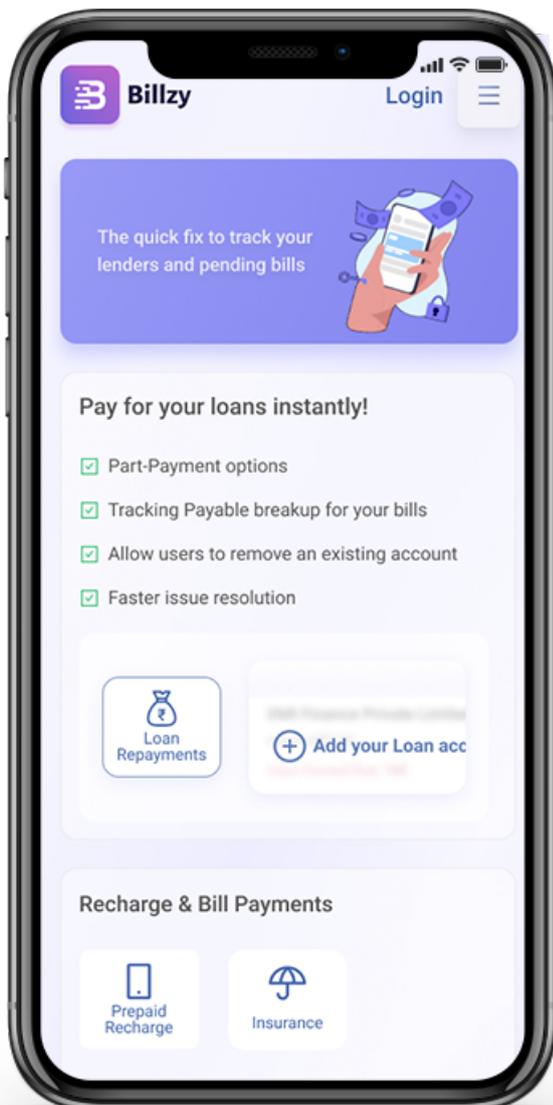
Dashboards

The real-time status of transactions is visible on Credgenics platform dashboards to enable lenders with data-driven decisioning.



Reminders and Partial Payments

Billzy supports the ability of a borrower to set up reminders for subsequent EMIs and can make a partial payment for a loan EMIs, thus reducing the friction on closure of loans.



Skip Tracing

The change of borrower's contact number and address creates a huge gap for banks and other financial services companies in reaching out to their existing borrowers if their new contact details have not been updated. Sometimes, this information is required to close the long on-going loan accounts. Credgenics Skip Tracing solution enables lenders to easily identify and record secondary contact points for reaching out to their loan borrowers.

The platform adopts a digital-first approach by using advanced technology to collate the new data points from multiple sources and add the requisite information without any manual intervention. Credgenics Skip Tracing streamlines the process of identifying and updating contact details making it faster, efficient and more accurate while adhering to ethics. The solution tracks the public digital footprint of the loan borrowers within the specified norms of data privacy to identify their secondary / new contact details. In case these are not available, the loan co-applicants or references or witness provided to the lender are contacted.

Credgenics uses borrower's preliminary information provided to the lending companies including primary phone number, loan account related details such as account number, email address and residential address, Know Your Customer (KYC) documents such as national identity number (Aadhaar ID, voter ID) and Income tax number (PAN). Using these inputs, the tool discovers additional information such as additional contact phone numbers, email addresses, names of references and similar information. Credgenics Skip Tracing processes are integrated with other modules of the Credgenics platform.



Litigation Management System

Credgenics Litigation Management System digitalizes, streamlines, and manages the legal processes and related requirements for loan accounts. It enables lenders to pre-define tailored workflows and actions for each type of legal process category. They can define logics to drive the workflow and add strategies for various steps. Credgenics platform ensures effective and efficient handling of legal activities at scale as per defined standards and approaches.

- Customized workflows to track legal proceedings across legal section 138, arbitration, SARFAESI, consumer and civil matters.
- On-platform reminders and email notifications for pending steps across all cases based on the lender's workflow.
- It serves as a centralized platform for all legal processes including seeking and providing approvals, allocating matters to advocates and tracking vendor billing while maintaining data and documentation relating to cases. The platform can update all this information in bulk.
- Automatic litigation tracking for district courts, high courts, supreme courts, consumer forum, DRT and DRAT.
- Credgenics platform provides access to the latest status of all cases with MIS and reports on billing and litigation.

Legal Notices and Tracking



Digital Legal Notices

With Credgenics platform, these digital legal notices are sent through WhatsApp, Emails and SMS with unique URLs that allow tracking of delivery and receipt. Further, the nervousness factor can be determined by the number of times they have been opened and clicked.



Physical Legal Notices

These are sent through India Post and their delivery is also tracked. System dashboards show the progress and status of deliveries comprehensively.

CG Collect Mobile Collections

CG Collect is an advanced technology solution for door-to-door loan recoveries that enables lenders to completely digitize their on-field loan collections leading to higher operational efficiencies, enhanced team productivity, and boosted collections. The solution, specifically designed for lending businesses, comprises of a web-based application for managers or office staff, and a mobile app installed on the field agent's and manager's mobile phones. CG Collect allows lenders to monitor their operations in real-time, digitize collections to the last mile, simplify collections processes, and transform customer experience.



Simplified Loan Allocation

The desktop platform allows collection managers to manually / automatically allocate loans to their collection agents after reviewing the existing allocations. The agents are assigned different areas / pin codes after which, the loans can be mapped to them based on their proximity to the borrowers.



Easier Tracking

With the CG Collect webpage, managers can track their agents' activities and take actions as required, effortlessly.



Enhanced Security

Managers can opt for implementing mandatory verification of the recoveries made by their agents before final submissions.



Streamlined Recoveries

With CG Collect, agents can easily manage the recoveries for loans allocated to them. All the details for these loans such as allocation month, DPD values and the agents' distance from the borrower's location can be accessed readily.



Simplified Visit Scheduling

Agents can schedule their PTP visits or field collection visits to the borrowers with a few clicks within the app. The borrower locations can be accessed via Google maps for easier navigation.



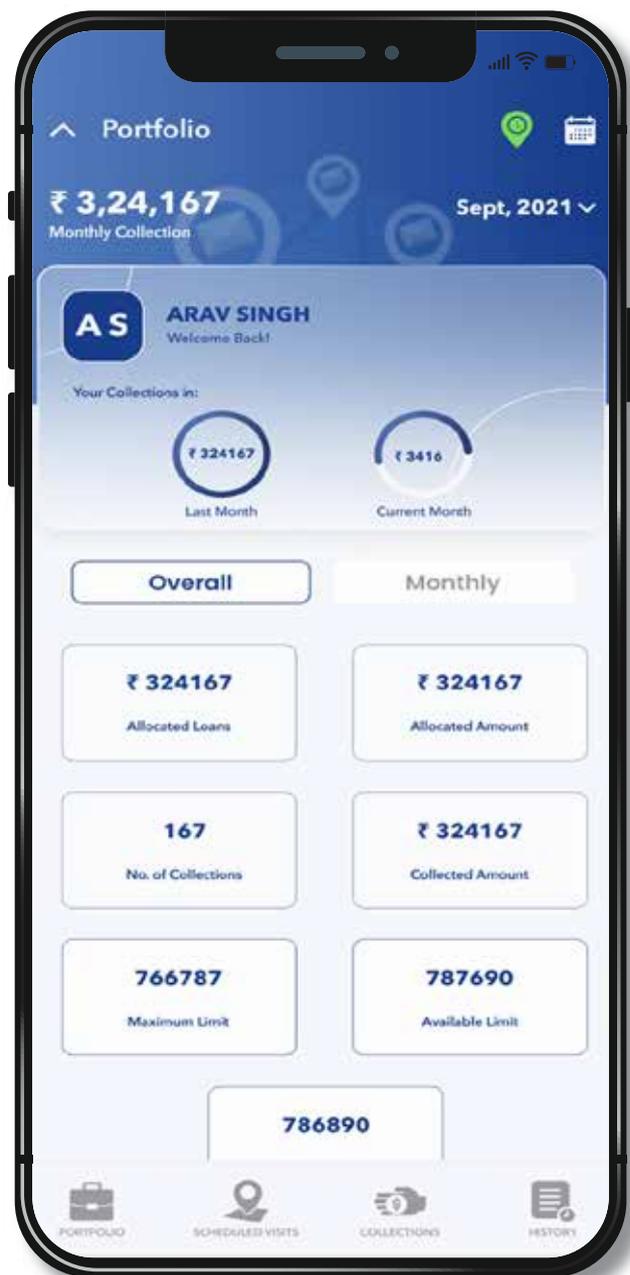
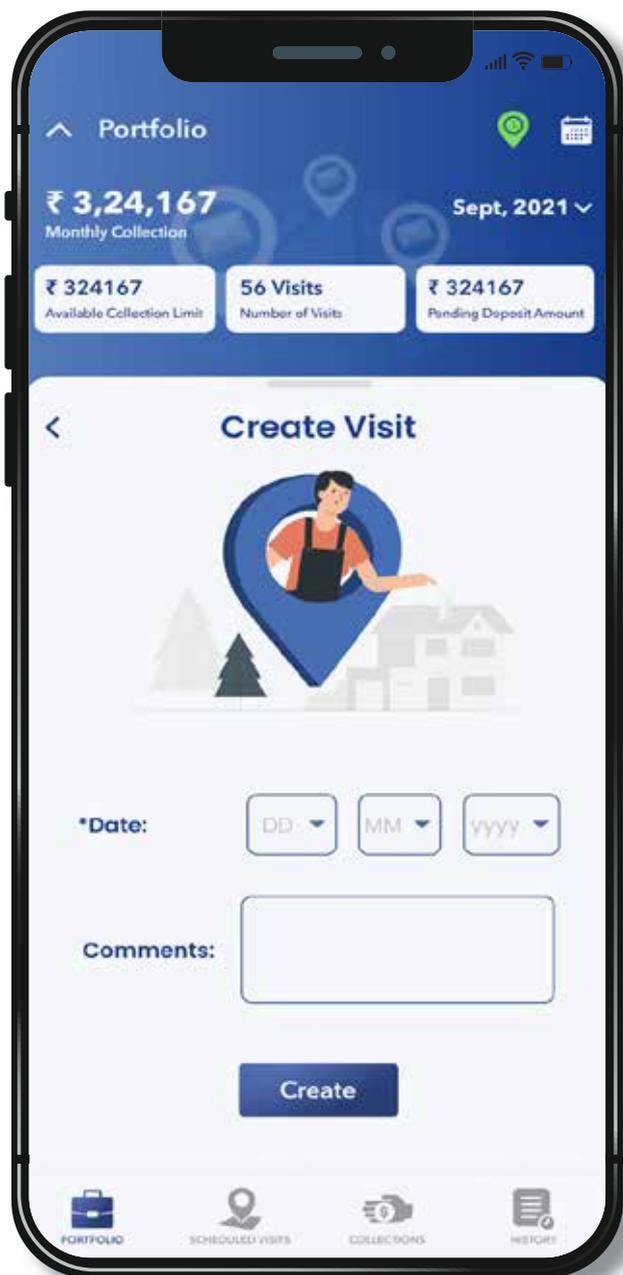
Convenient Recording of Collections

CG Collect allows agents to easily record and keep track of the collections by specifying the status of visits, meetings with borrowers, and recoveries. For each of these three outcomes, a proof of completion needs to be submitted in real-time.



Integrated Communications

As soon as the agent records the collection transaction at the borrower's location, the receipt for the payment is generated and sent digitally to the borrower on specified communication channels.



Credgenics is a leading provider of loan collections and debt recovery technology solutions to Banks, Non-banking finance companies, ARCs and Digital lending firms worldwide. The award-winning SaaS based platform covers end-to-end collections lifecycle with unique capabilities across the collections lifecycle. Credgenics platform helps lenders leverage technology to boost their resolution rates, improve collections efficiencies, increase collections, transform customer experiences and reduce non-performing loans.



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