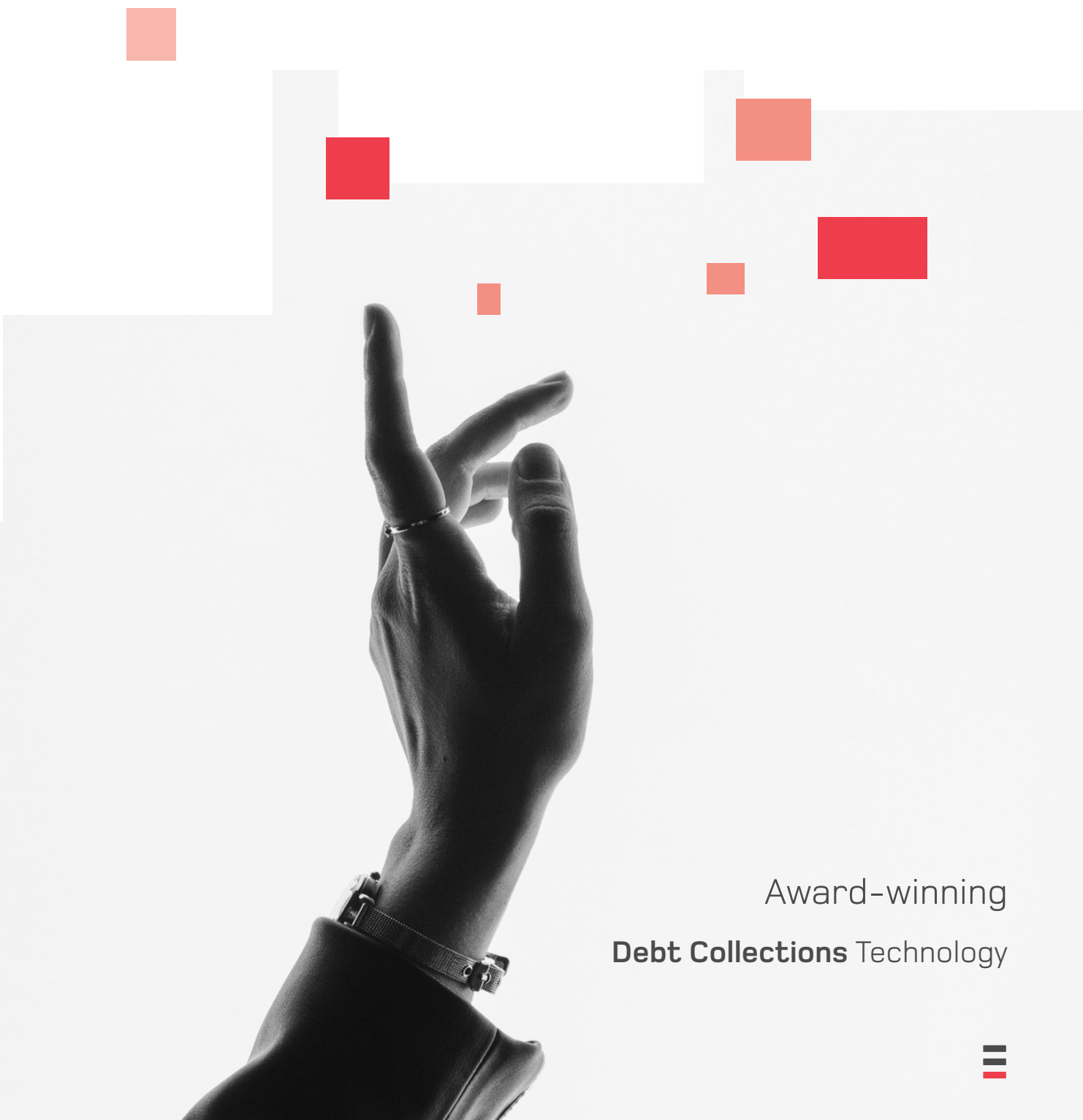


EXUS[®] FINANCIAL SUITE

Control your Business!
Achieve your Goals!



Award-winning
Debt Collections Technology



EXUS is the only debt collections technology vendor that guarantees improvement in business results. Using advanced analytics and machine learning capabilities it lets you prioritize collections activity, driving payments in a shorter timeframe, while remaining compliant.

Our award-winning software ,EFS, supports the entire debt lifecycle providing automation of routine processes and tasks and supporting customer interaction through traditional and digital channels. It offers a powerful decision-making engine that is powered by business rules and analytics, incorporating a rich set of metrics without the need of custom development or the need for ongoing IT support. Its high degree of configurability puts you in a better position to meet changing business environments, regulatory requirements and more. Configurable areas include:



Strategies & Workflows:

Puts you in charge of your automated decisions



User Interface:

Intuitive, streamlined, user-friendly



Organizational Structure:

Supports centralized and distributed structures



Product Types:

Supports retail, corporate and other debt types you require



User-Defined Data:

Extensible database accommodates all of your unique data



Reporting:

Rich, out-of-the-box reports coupled with ad-hoc design capabilities

● ● ● **And many more**

By selecting EFS, you will be able to increase your customers'/debtors' lifetime value, reduce total costs to serve and increase profitability by balancing the needs of the customer with the needs of the business at every customer touchpoint. You will manage to turn complexity into simplicity and reach a cost-effective compliant collections process focused on retaining the valuable customers that are such a crucial part of your business.

Cover the full customer journey

Address all stages of collections management, digital collections, and debt placement on a single, integrated platform covering the full customer journey. From taking proactive actions against current accounts to handling early stage collections, legal actions, written-off portfolio management and asset recovery, EXUS provides you with an end-to-end unified solution that spans all product lines, customer types and organization models. Agents have a 360-degree view of the customer relationship and account data throughout the lifecycle. Designed to increase agent efficiency, it gives the ability to immediately understand the accounts they're working on and helps them make informed decisions when prioritizing their workload.



Engage with customers across all channels

Engage customers on their preferred channel, both traditional as well as digital ones. Provide an effortless self-service experience to debtors through a state-of-the-art customer portal and 2-way communication support for other digital channels, such as SMS, Viber and WhatsApp. Due to its responsive design, the customer portal is available both on desktop PC's as well as mobile phones – not only enhancing the customer journey but also providing substantial improvement in collections results, both in terms of quantity and quality.



Collaborate with 3rd parties in zero time

Scale your collections capacity quickly and efficiently by providing online access to your DCA's so they can too take advantage of EFS' intuitive agent interface. Gain real time visibility on 3rd party actions, evaluate their performance and automatically calculate commissions, based on user configurable commission schemes. Should the DCA wish to use its own collection system, then you may use the offline mode of cooperation.

Increase cash collected per hour

Plan and monitor field collector visits through a route optimization algorithm that results in more collected amount in the unit of time and less cost. Your field collectors have instant access to all customer data even in the case of signal loss (offline mode). Once the signal is back, all actions entered by field collectors are synchronized in real time with the collection system. Your supervisors can monitor actions recorded in real time and can view cash collected or promise to pay information per field collector. Once a visit is complete, the app automatically routes the field collector to the next one. During the day, a dashboard view provides real time insight on performance of the field collector both to him as well as to his supervisor.

Manage compliance risk and industry change

We never stop innovating to help you adapt to changing regulatory and market conditions. Our solution enables you to manage compliance with current and future regulations through configuration and full digital audit trail capabilities. Protect against noncompliant communications and subjective settlements as you drive operational efficiencies.

Success story: Siam Commercial Bank

“The cleanest implementation I’ve ever experienced”

Colin Dinn,

Chief Technology Officer

Challenge:

Lack of collections efficiency and customer visibility. No customer level view and customer centric strategies. Inability to quickly adjust collections strategies and adapt to changing market needs and regulations.

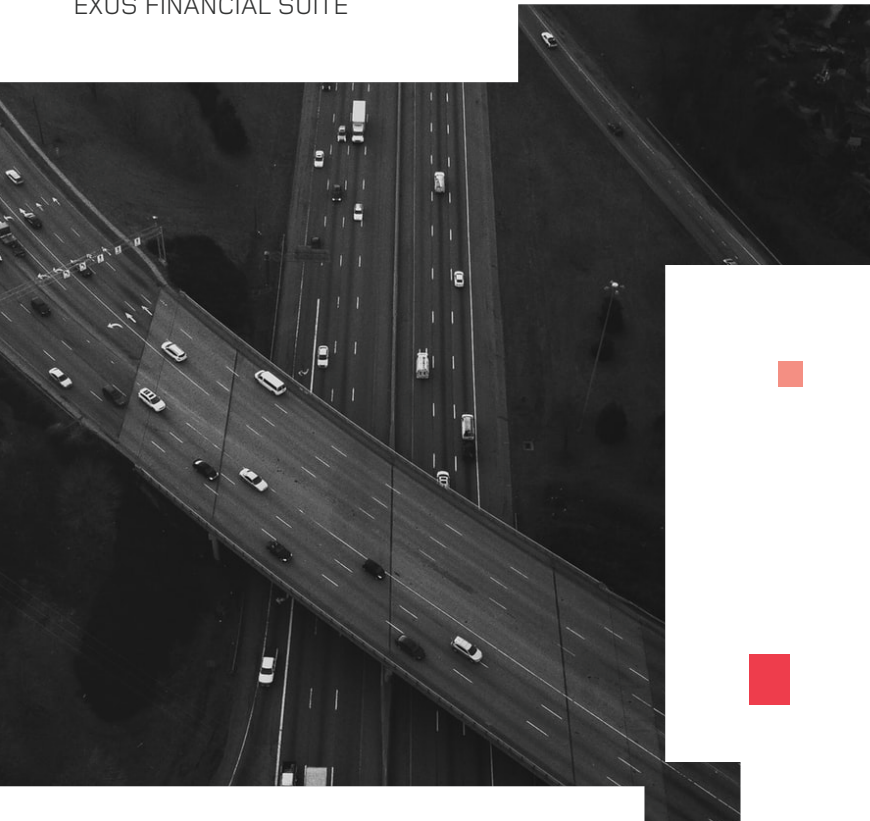
Solution:

EXUS implemented EFS to handle the most complex portfolio of mortgage loans with 400K accounts in less than 7 months. Currently the system manages 7.7m accounts.

Results:

Working on a single platform to perform all collection actions and having a 360o view saved time and increased productivity by 10%. Time-to-deliver of new collections strategies was reduced from one month to one week.





Key features



Access, integrate and enrich debtor data:

A flexible data import module provides connectivity to many distinct sources in order to build a complete customer profile in collections.



Harness the power of digital channels:

Enables your customers to manage their accounts, make promise-to-pay arrangements and online payments through self-service technology and seamless integration with multiple digital channels.



Optimize field visits:

Gives your field collectors instant access to customer data, an optimized visit plan to follow, and an intuitive way to register results, take photos of assets or other artifacts and issue receipts when collecting cash. All from their mobile phone.



Manage written-off accounts:

Extensive system of record capabilities for charged-off debt on a single platform, supporting interest calculation, payment application and apportionment and handling of expenses.



Design and assess strategy:

Provides an intuitive strategy design tool which allows business users to quickly design, test and deploy collections strategies and workflows, without the need for IT. Also includes an integrated scorecard tool, a budgeting and costing module, a champion/challenger functionality and simulations to enable better decision-making.



360o customer view:

Configurable agent interface which streamlines collection activities, increasing productivity for the agent and facilitating the best outcome for the debtor.



Collaborate with 3rd parties:

Seamlessly integrate your DCA's in your collection & recovery process as if they were your own inhouse agents.



Comply with regulations:

There is no rigid rules set in EFS to cover compliance requirements. Rather, it's the configurable workflow capabilities that maximize collection effectiveness within regulatory and operational constraints.



Real time operational monitoring visualization:

Gain continuous performance insight through real time agent dashboards, allowing managers to take remedial action swiftly.



Monitor, report and review:

Offers integrated reports and dashboards, supplemented by ad hoc report design capabilities, which provide insight into operational and portfolio performance.



Real time operational monitoring visualization:

Gain continuous performance insight through real time agent dashboards, allowing managers to take remedial action swiftly.

Key results



Increase collected amount



Reduce costs



Comply with regulations



Increase customer retention



Reduce IT complexity



Rapid ROI



Achieve high levels of collectability

A large Utilities company in Europe managed to achieve 95% collectability with the same resources and a rapidly growing portfolio by using EXUS Financial Suite.

Technology and Deployment Options

Deployed on premise or in the cloud, EXUS' approach and vision is to promote simplicity, robustness and efficiency. The SaaS deployment ensures quick implementation to accelerate your ROI. Our managed services team keeps your solution up to date, freeing your IT department. We take up the responsibility of providing our award-winning collections suite through a cloud-based environment that adheres to the strongest information security and data protection policies and under an SLA which fully mitigates risk for the organization and allows it to focus on the core task: perform collections.



Our Brand Promise Guarantees

Any customization services after go-live will be provided for free.

Our Prime service fee will be tied with improvement of your business results



Awards

2019 **CELENT**

XCelent Depth of Service

2016 **Gartner**[®]

Best-in-Class system

EXUS technology supports debt collections in more than 30 countries, managing tens of millions of customers and billions dollars of debt.



www.exus.co.uk

Contact Information

info@exus.co.uk