

DIGITAL DEBT COLLECTION

Are you afraid of the rise of non performing loans (increasing NPL ratio) in the near future? Do you think your Bank's collection processes should be more effective?

ApPello Digital Debt Collection system might help you to overcome your soft and hard (legal) collection issues.

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DIGITAL DEBT COLLECTION

Non-performing loans are handled by the **ApPello Digital Debt Collection Solution** through workout strategies. The System has brought the opportunity to manage the **complete workout portfolio from the very first phone call till the closure and legal processes** within only one, well balanced application.

The product-independent platform provides the best options and tools to create **client segmentation**, recognise patterns of client behaviour, and react to them as fast as the business needs.

The solution helps you in **soft and hard (legal) collection**, supports **client communication**, **proposal handling** and **pay-of & portfolio analysis**.



WIDE RANGE OF SEGMENTATION OPTIONS

Automatic segmentation of outstanding delinquent loans and assigning an adequate collection strategy is **managed by flexibly adjustable business rules** (using a built-in rule engine UI where power users can define the conditions for each strategy separately accessing any data available in the system).

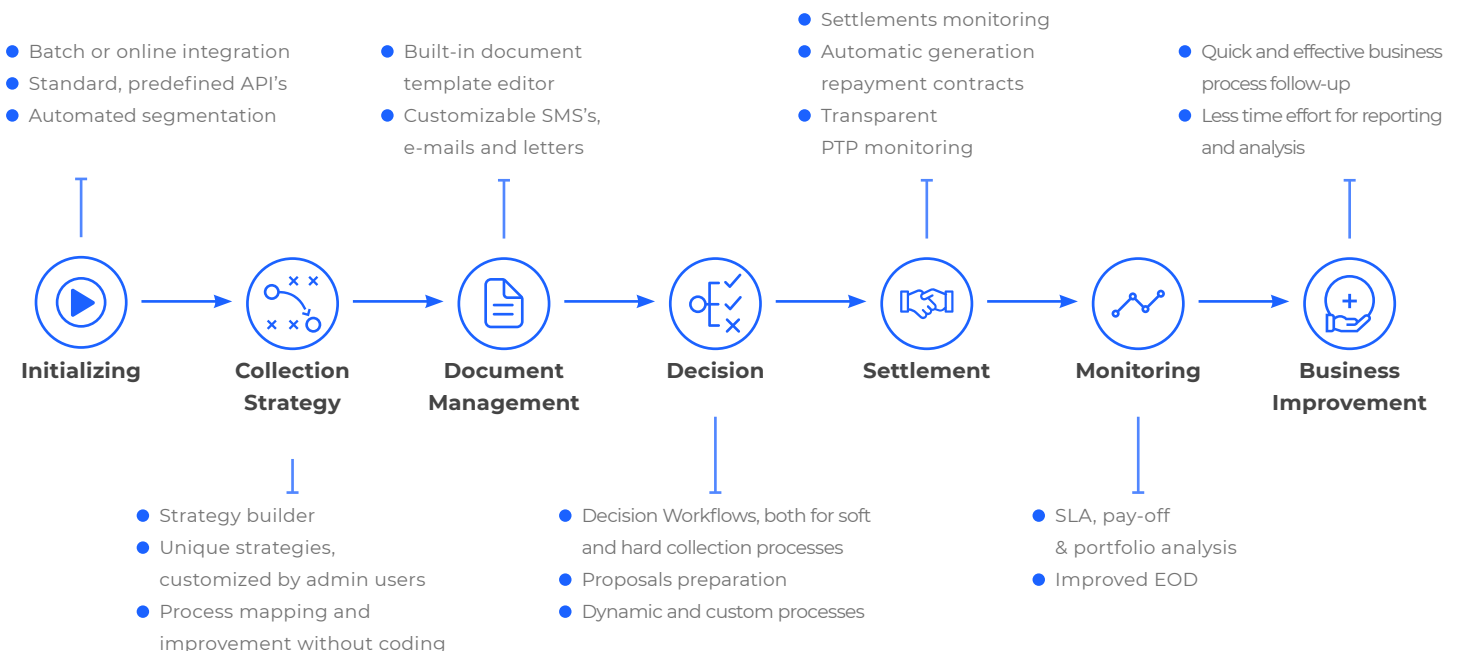


FLEXIBLY CONFIGURABLE COLLECTION STRATEGIES

Automatically assigned collection strategies define the planned activities for the collection processes that are based on **flexibly adjustable workflows** and task management capabilities.

The **role-based workflow** may involve different internal departments as well as external parties. The Bank's system administrators can **modify existing strategies** and **create new ones**.

For hard collection processes, the system provides a workflow editor, where the power users can easily configure any hard collection flows within minutes, or even create new ones. With this flexibility the **bank can adapt** to the **constantly changing** financial and regulation environment.



CAPABILITIES

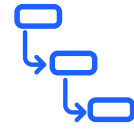
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Comprehensive solution for
soft / hard collection support



Automatic
segmentation



Configurable
collection strategies
& workflows



Easy & fast
promise-to-pay recordings



Advanced built-in
template management



Proposal functionality



Transparent
external actor management



SLA, pay-off
& portfolio analysis

BENEFITS



Higher efficiency
in process



Efficient
customer contacting



Minimize manual work
and human errors



Accelerates the preparation
of the proposals



Less time effort
for reporting and analysis



EARLY (SOFT) COLLECTION SUPPORT

The tool provides a complete set of functions. Supporting the extended requirement set of the internal collector through **strategy-based workflows**. It includes (amongst others) automatic generation of e-mails, SMS and letters based on the various collection strategies with **configurable templates**, registering payment promises and payment plans with customizable templates, ad hoc messaging options. **The Solution can be integrated** with any existing interface of the Bank e.g. with a Call Center software, or and document management system. The collection tool provides a **complete document template editor**, therefore every single letter can be controlled and edited inside the solution. With this function the **bank can avoid human errors**, and the time-consuming manuality. System supports bulk letter sending, and with a few click the bank can reach thousands of clients, which is essential in this phase.



ACCELERATE DECISIONS & CLOSURES

The **Collection system** has a unique proposal module, where the workout managers can define different scenarios for the decision-makers. The system demands only the minimum required input data. All relevant information and P&L calculation are **available within seconds**. The approval person can ask additional information anytime, every need of **modification will be stored, and archived** to ensure **full transparency** during the hard collection process. This tool will definitely accelerate the amount of proposals, therefore a massive improvement can be performed on the **workout portfolio**.



LATE (HARD) COLLECTION SUPPORT

ApPello's **Collection tool** provides hard collection workflows as well. The system capable to **model your very own and unique collection processes**, monitor your clients' transaction behaviour, **recognise patterns** and close your non-performing portfolio with the **maker-checker proposal tool**.

See the big picture in each collection case within minutes, with the **milestone-based history items**, and the brand-new material design pages. Manage all of your external partners, and assign even tasks to them, or inform them with our spectacular reporting tool. With our complex **Hard Collection module**, decreasing your workout portfolio and the capital requirement has never been easier.



LESS TIME EFFORT FOR REPORTING

The **System provides reporting options** on many levels. With this capability, the Bank is able to **keep the collection strategy under supervision** and get any information at any time about the whole portfolio. **Easy-to-create graphical tools** (charts), customizable, searchable and filterable list screens that can be exported to Excel, csv or PDF, built-in reports that provide the opportunity to create any type of list, chart or **custom report** even by trained users are available.

ApPello's **Collection tool** provides a complex **SLA measurement module** that brings full transparency to every task. The power users can define standard execution times for every task that can be parameterized via **Excel import files**, or within the application, on a graphical interface. On our **well-balanced summary screens** the supervisors can see every task related data that helps them to optimize and lean the daily processes, and improve the department **performance to the next level**.

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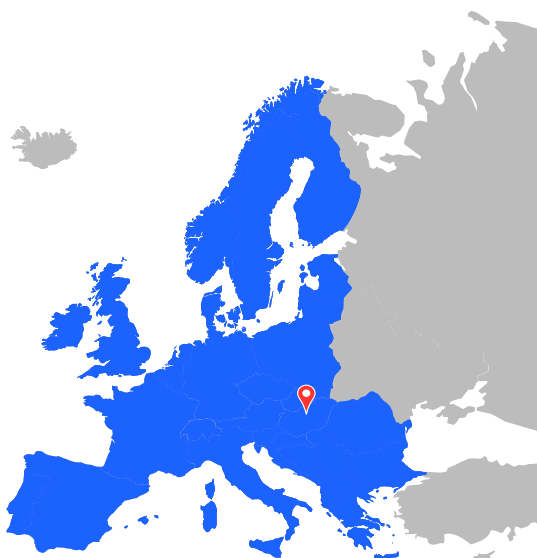
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