



Simplified & intelligent debt collection platform choose end-to-end digital transformation

Today, financial institutions are demanding a seamless and efficient integrated delinquency management software module designed to provide profitability at lower credit risks, maximizing recoveries while lowering operational costs. How should FIs increase efficiency and productivity of collectors ?

FinnOne Neo™ Collections is a nextgen platform that empowers FIs with multiple layers of extensive collections strategies, an automation-ready framework, and ready digital APIs for quick interfaces. FinnOne Neo™ Collections supports end-to-end customer follow-up activities and communication, highly configurable and customer centric , thus providing a 360-degree customer exposure view to collection teams. It supports three lines of businesses: Loans, Credit Cards, and Overdrafts.

Traditional Debt Collection

'CANNOT'
integrate with
digital APIs



'NO'
omnichannel
action ability



'INEFFECTIVE'
dealing with
Non-Performing
Loans



'NO'
intelligent
workflows



Why FinnOne Neo™ ?



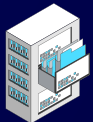
Omnichannel customer
follow ups – WhatsApp,
SMS, Email, Call



Composable
architecture with
80+ out-of-box APIs



360°
Customer
view



Streamline your
case load with high
priority efficiency



Automation of
key business
functions

Minimize delinquencies empowered with composable architecture

- Unlock the power of digital collections – smart, composable solutions with automation ready frameworks and 80+ ready digital APIs.
- Stay ahead of delinquencies with automated debt management and tracking system.

Smarter recoveries at a lower cost

- Enhance recoveries at reduced cost by recommending the most appropriate and cost-effective channels for reaching customers.

Be the market leader

- 6 monthly upgrades with new functionalities and upgraded technology.
- Ensure regulatory changes are done on time.

Drive reduction in NPL levels

- Scale your operations, with embedded rule engines to streamline your collections and reduce your NPLs.
- Helping collectors prioritize their work and efficiently manage delinquent accounts. Unlock the power of data, delivering the best possible outcomes.

Deliver speed and flexibility with a Cloud-based data management platform

- Effortlessly manage diverse, high-volume data across various slow and fast-moving sources, including core banking systems, CRM, credit bureau, and AI engines.
- Deliver speed, cost efficiency and flexibility with a scalable cloud-based platform.

Get 360-degree view of your collections efforts

- Provide team-wide collections overview and prompt next actions for tele callers and field collectors.
- Configure customer logic, tele-caller and field collector bespoke screens, and case details.

Automate intelligent workflows accelerate results

- Configure escalations with dynamic rules for timely action, generate skip tracing requests, and assign them to relevant teams via workflow.
- Create the rule-based workflow for managing litigation, repossession and sales of assets and settlement effortlessly and attain smooth processing and tracking.

Monitor the performance

- Define the targets and KPIs for the individuals and teams.
- View the performance dashboard.

Keep connected to the outside world with integration capabilities

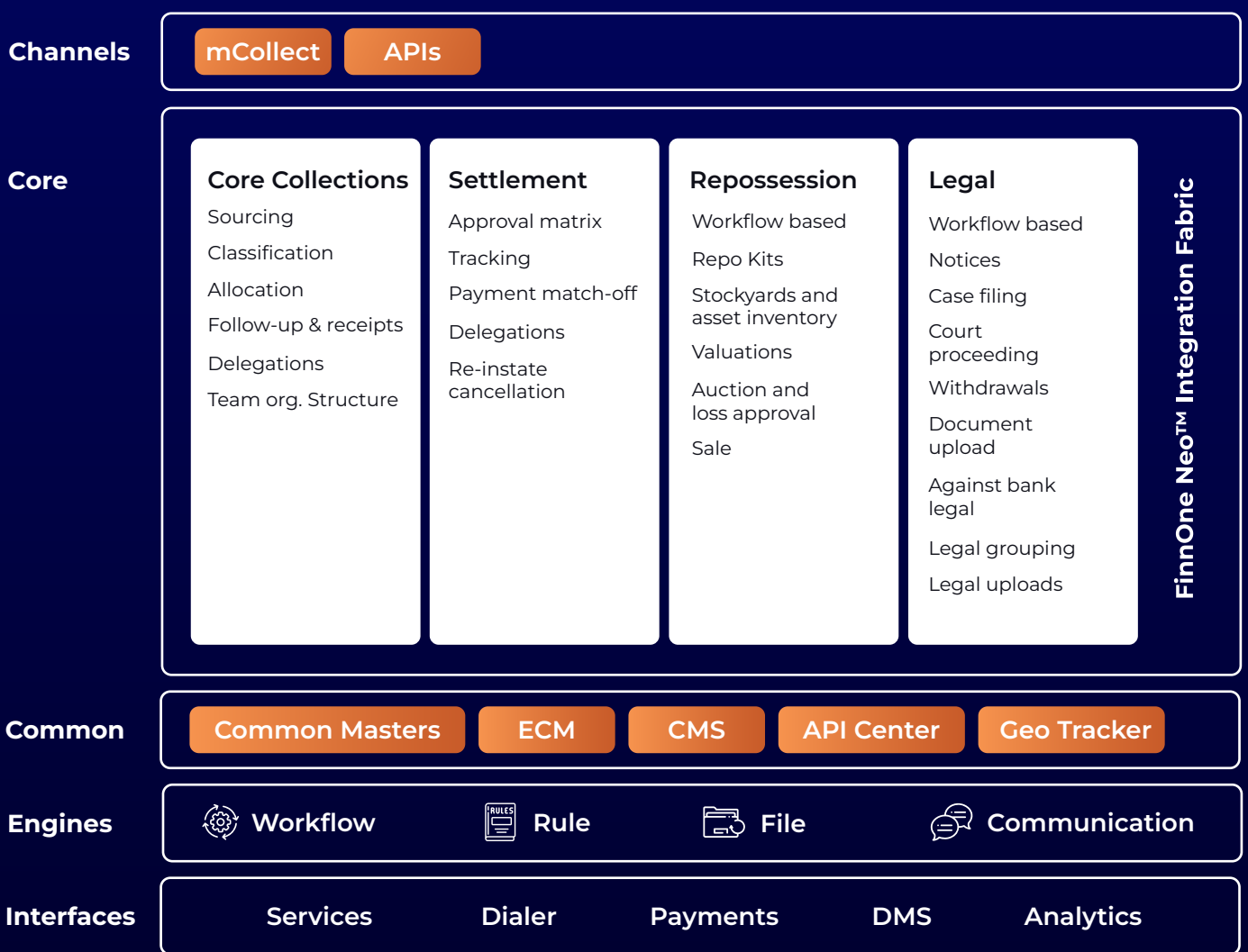
- 80+ APIs for various integrations to view the real-time data and perform the transactions.
- Online real-time connection to core banking, the card system, and the payment system other services system to view the updated payment and outstanding details.
- Connection to the auto dialer for the call center for inbound and outbound calls and IVR.
- Multiple uploads and downloads to ease the operation.

Seamless collections, bespoke model

- Effortless Collections Lifecycle Configuration and Management - Includes Soft Calling, Hard Bucket Collections, and Legal Case Follow-Up with Customizable Screens and Filters.
- Omnichannel Communication and Support - SMS, WhatsApp, Letter, and Email Communication, Rule Definition for System Processes, and Personalized Calling Scripts.



FinnOne Neo™ – Collections Capabilities



USP Drives

- ▶ Dynamic customer centricity
- ▶ Workflow configuration
- ▶ Multiple reporting
- ▶ Rule engine
- ▶ Open APIs
- ▶ Configurable forms / fields
- ▶ Meta data & reports
- ▶ Extendibility layer
- ▶ Integrated mobility
- ▶ Multiple retail LOBs
- ▶ Pre-Delinquency handling
- ▶ Real time integration with host
- ▶ Communication tracking
- ▶ Individual & corporate collections
- ▶ Digital payments
- ▶ Electronic receipts
- ▶ Telecalling script
- ▶ Online help

Management Information System (MIS)

- Generate necessary reports using comprehensive meta data layer and reporting tool to gain insightful data analysis.
- Obtain at-a-glance overview with a dashboard comprising multiple widgets to display pending cases, payments received, and the current status of any ongoing actions.
- Perform a thorough drill-down analysis of the work plan and conduct effective supervisory reviews.

Unlock the power of data-driven collection solutions

- Optimize recoveries with external analytics insights - Recommend cost-effective channels for customer out reach.
- Import data from multiple host systems and integrate with 3rd party platforms and tele-callers.

Mobility collections at doorstep

- Quickly assign cases to agents and enable paperless collections on mobile device.
- View the allocated case detail and history; achieve 360-degree view.
- Allow agents to collect payments from customers and reduce risk of float money.
- View on mobile device the collector route map and planner for cost and route optimization.

Make collection management faster and more efficient

- Flexible customer follow-up - at account, case, and customer levels based on business needs.
- Efficient account assignment - automated and manual allocation.
- Define and compare collection strategies – optimization basis risk profiles.

Unlocking possibilities for users

- Club multiple customer accounts with FinnOne Neo™ Collections' case stamping feature.
- Allow repossession manager to release repossessed assets based on partial payments made.

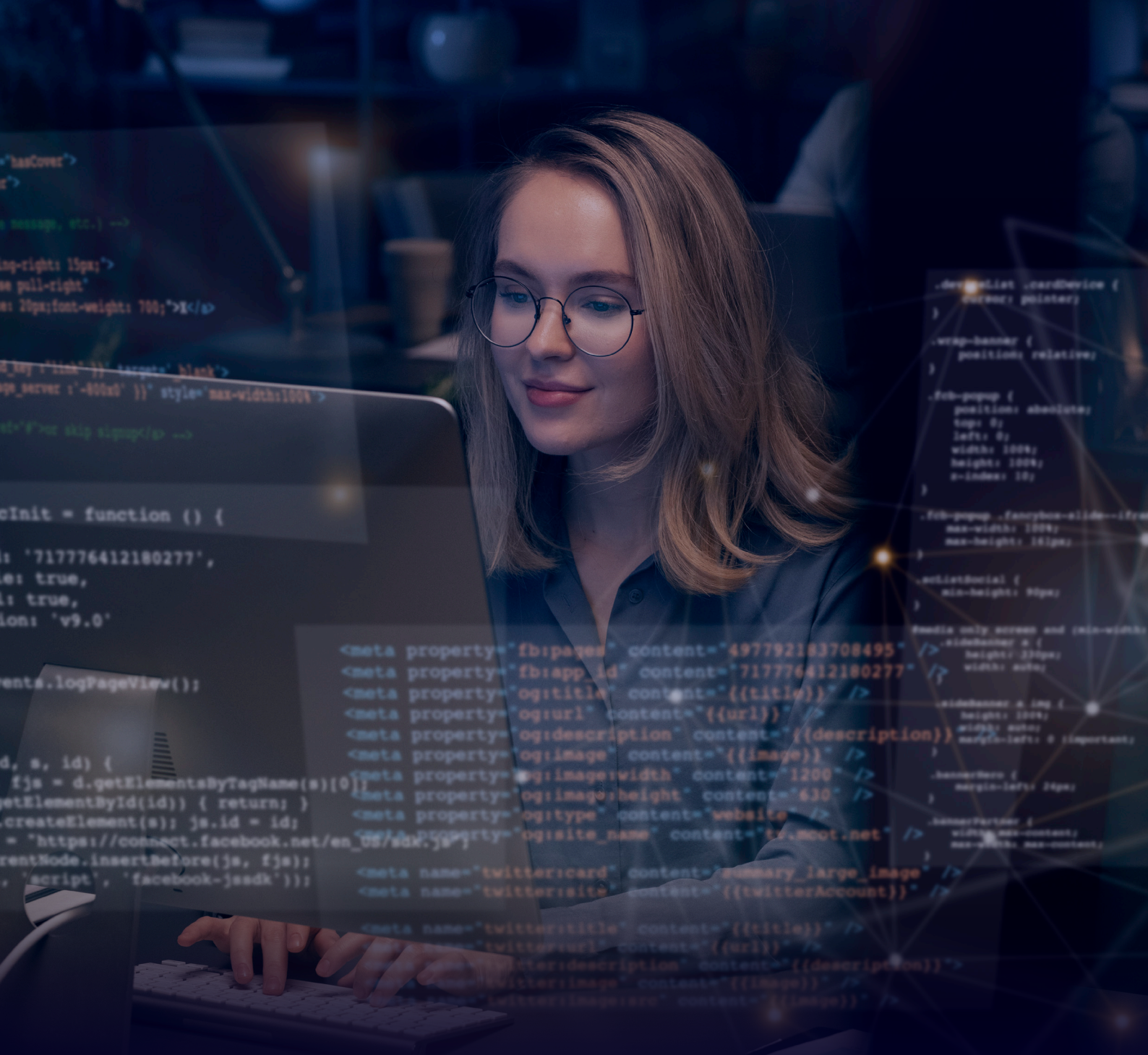
Results with FinnOne Neo™ Collections

27% Increase in
Collection rate

10% Increase in outbound
calls resulting in
Promise to Pay (PTP)

* These results are from one of the customer's implementations.





About Nucleus Software

Nucleus Software Exports Ltd. is a publicly traded, software product company that provides lending and transaction banking products to global financial leaders.

Nucleus Software powers the operations of 200+ Financial Institutions in 50+ countries, supporting retail and corporate lending, cash management, mobile and internet banking. Its products facilitate 26+ million transactions per day, managing over US \$ 500 billion value of loans and enabling 500,000+ daily users.

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