

unified real time view

Banks and financial organizations issuing loans and credit cards have to depend on disparate collection systems from geographically dispersed units, using a wide array of loan products. Banks are on the look out for systems that can help them sort, summarize and clarify these immensely complex combinations of information. They need a solution that gives them a unified, real time view of their environment to help them contain costs, improve operating efficiencies and decrease delays in case closure.



electraCOLLECT from ElectraCard Services (ECS) provides a perfect environment to manage the collection workflow for secured and unsecured loans. It is a complete platform to support collection for secured and unsecured loans. This 24 x 7 web based solution works on rule based collection strategies and provides an automated workflow for Case Creation, Classification and Allocation.

enabling decisions

electraCOLLECT is a comprehensive solution that considers all aspects of collection, making the entire collection workflow easy to manage. Its biggest advantage is its ability to provide a cohesive view of the case, enabling banks to take faster decisions.

features

- Rule based collection strategies
- Automated workflow for case creation and tracking
- Case classification and allocation
- Complete history of case steps, actions and events
- Predefined letter, email and SMS templates for immediate communication
- Complete audit of all communication
- Compensation to the agents
- Record maintenance of customer phone numbers, emails and addresses
- Easy to use web interface enabling access from anywhere, anytime
- Ability to attach notes and documents
- External collection agency hierarchy

benefits

- Single centralized system for different kind of loans
- Rule based collection strategies for different segments
- Reduces time to track the case from the first contact till settlement
- Ready access of case history enables faster closure of case
- Up to the minute real time status for the portfolio



Collections made easy with electraCOLLECT

A leading multinational bank in India chose electraCOLLECT to address the entire spectrum of requirements arising across all phases of the collection life cycle for both, secure and unsecured loans portfolio. With its web based architecture, rule based strategies, built in workflow capabilities and vital adjuncts for online follow up and monitoring by supervisors, electraCOLLECT is fully suited to address the complex and sophisticated requirements of the bank.

ElectraCard Services (ECS), a wholly owned subsidiary of Opus Software Solutions, provides business critical applications and third party processing services for credit and payments management across the world. ECS is a PCI DSS certified Third Party Processor (TPP) for MasterCard® and VISA® across the issuing and acquiring side. Its deep domain knowledge, extensive global experience and cost effective solutions address the speed to market and flexibility challenges of today's market. ElectraCard Services enables financial institutions, retailers, finance companies and corporations to electronically process, in real-time, any type of payment transaction, including credit, debit, pre-paid, smart cards, and ACH.

ElectraCard Services' solutions are available on Licensing and Processing models.

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