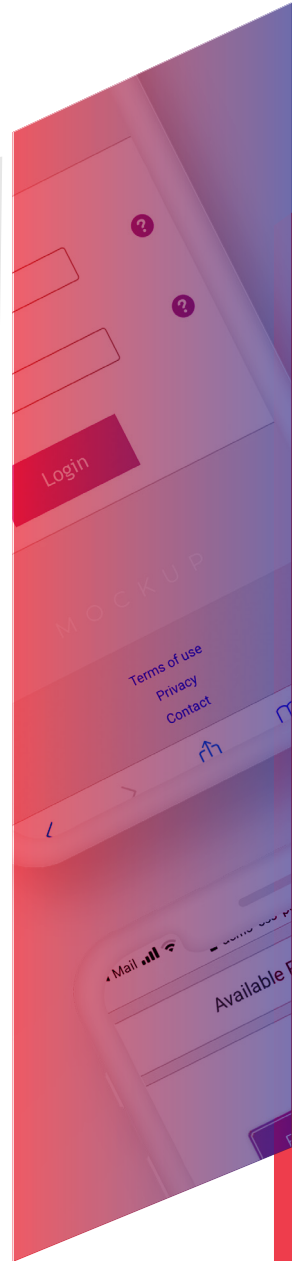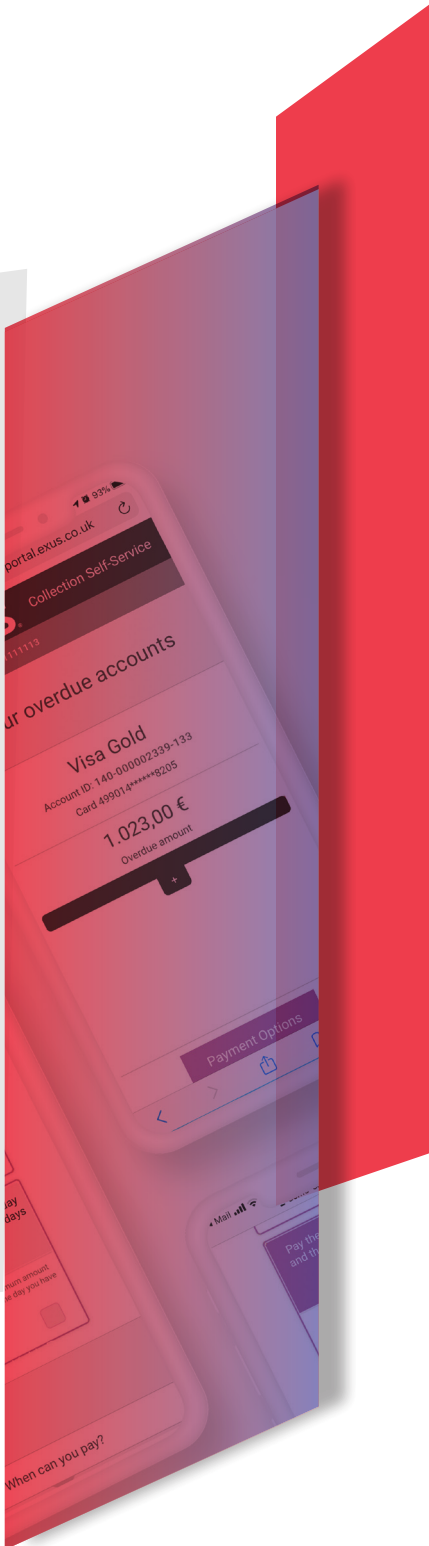# Collections Self Service

Collect effortlessly

EXUS

EXUS enables organizations to rapidly transform traditional collections activities into online self-service capabilities. EXUS' Collections Self Service (EXUS CSS) is an online, agentless self-service collection tool that increases your customers' lifetime value, reduces total costs and improves profitability.

Due to its responsive design, the customer portal renders automatically to any device and screen size. EXUS CSS not only enhances the customer journey, but also contributes substantially in improving collections results both in terms of quantity and quality.

Effectiveness of traditional channels declines

Consumers massively use mobile in their everyday life

Challenges

Hard to visualize advanced repayment options over the phone

Strict regulatory frameworks

How

1 First, the collections system defines and selects the segment(s) of customers to be contacted. An SMS/Letter is sent to the customers with a link and a PIN code to access the collections self-service portal

2 Next, the debtor Logs in to the portal and explore available repayment/ restructuring options. Debtors may negotiate payment amounts, terms and dates within ranges set by the lender. Debtors can also pay through a payment gateway using their credit card.

3 FInally, the payment information and any other answers provided by the debtor can be trasferred back to the collections system

Let your customers do the work

Free up valuable agent time, by allowing your customers to fill in income and expenditure forms through EXUS CSS. In addition, customers may use the portal to upload all required documentation for restructuring requests thus saving them time and relieving them from having to physically visit a branch. This also permits the lender to quickly process such requests.

Key features

Personalized customer experience:

Convenience and intimacy of private experience for customers.

24/7 availability:

You can keep your customer self-service channel open 24x7, independent of your collections systems.

Fast, simple integration, and low-cost, rapid payback:

Your organisation can have a self-service platform up and running in a matter of weeks.
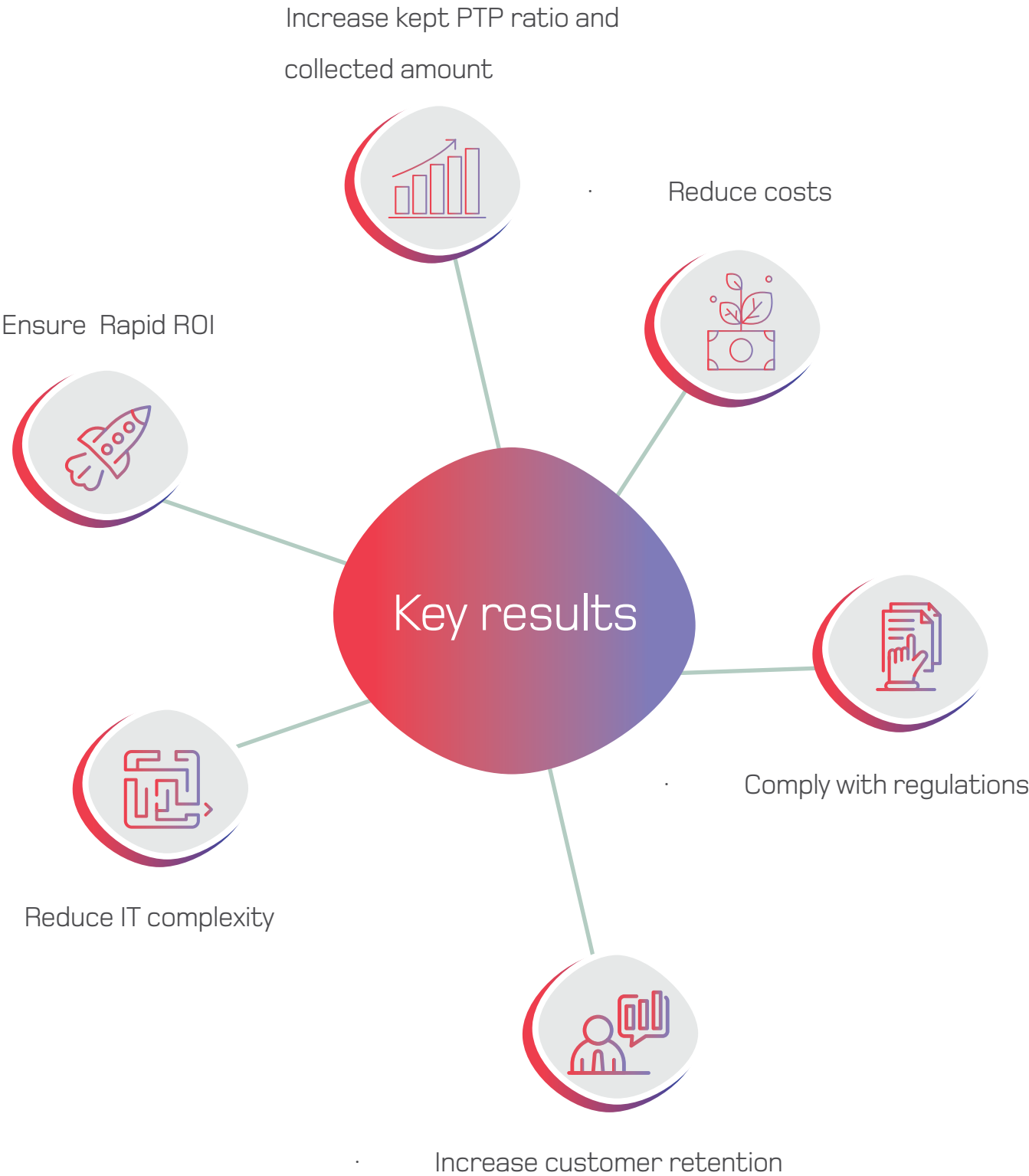
Increased customer contacts:

Open a new communications channel and reach more debtors without increased effort.

Focus on value-added activities:

Free up collectors to concentrate on the most profitable accounts and tasks, driving less responsive or lower balance accounts to self-serve. Offer your customers an easy way to upload documents and fill in income and expenditure forms

Seamless integration:

EXUS Collections Self Service works with any core collection system, however it is optimized for the EXUS Financial Suite, EXUS' best-in-class collections system.

Increase kept PTP ratio and
collected amount

Reduce costs

Ensure Rapid ROI

Key results

Comply with regulations

Reduce IT complexity

Increase customer retention

Promises of higher quality

A large Banking Group in Europe achieved **75% Kept PTP** ratio using **EXUS Collections Self Service.**

Technology and Deployment Options

Deployed on premise or in the cloud, EXUS' solutions promote simplicity, robustness and efficiency. Our SaaS deployment ensures quick implementation that accelerates your ROI. Our managed services team keeps your solution up to date, freeing time for your IT department to focus on other tasks. We take up the responsibility to offer our award-winning collections suite through a cloud-based environment that adheres to the strongest information security and data protection policies. Additionally, we provide you a Service Level Agreement (SLA) that fully mitigates risk for your organization and allows you to focus on the core task: perform collections.

Awards

2019 CELENT
XCelent Depth of Service

2016 Gartner®
(CEB Tower)
Best-in-Class System

EXUS