

# Collection

The advanced solution for the end-to-end management of the collection process





## What is CRIF Collection?

The CRIF **Collection** solution enables the end-to-end management of the collection process. The solution can retrieve internal data and update external data sources, then performs quality checks and stores all data in a specific datamart. Efficient scoring and segmentation models allow diversification of the collection strategy and enable each segment to be addressed individually with the optimal course of action. The strategy can be designed autonomously by the Collection Department. The system automates the assignment of cases to both internal users and external debt collection agencies, defining incentives and complex systems using a volume-balancing approach. The system dynamically monitors debt collection agency performance and automatically calculates their fees using built-in CRIF features.

## Main Features of CRIF Collection?

- **External data** integration and validation
- **Collection strategies** designed and built by business users
- **End-to-end process** management in cooperation with outsourcers
- **Flexible process** configuration and governance
- **Modern web UI** and omnichannel approach
- **Business intelligence** & reporting
- **CTI and back-end** system integration
- **Digital self-service** collection portal

## Key Performance Indicators

**8x** | ROI

**6** | Month payback period

**€22Mln** | Total cost savings

**-20%** | Bad debt

## Why use CRIF Collection?



Lower NPL ratio and higher recovery rates



Lower cost of risk and operational costs



Shorter time to recovery and lower provisions



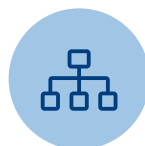
End-to-end platform



Customer-centric approach



Internal collection & outsourcer management



No-code workflow configuration



Flexible collection strategy design and scoring definition by business user