



A smarter way to manage collections

**Revolutionise collections
with cutting-edge capabilities**



Digitising collections environment via outreach, personalising customer interactions based on behaviour and preferences, and enabling real-time decision making through predictive modelling, advanced data analytics, and agentic AI.

Our Recoveries and Collections solution is built on the Salesforce platform and developed by a global team of recovery experts with extensive industry experience. This ready-to-deploy tool streamlines the entire customer journey for recoveries and collections, helping organizations improve operational efficiency and customer engagement.

By leveraging agentic AI capabilities, the solution empowers your teams to automate complex decisions, optimize workflows, and deliver tailored treatment strategies. Embracing digital excellence and tailored communication, our solution reduces manual effort, increases recovery rates, and strengthens customer trust—all while providing real-time visibility and control across agents, supervisors, and customers.

Intelligent automation

Streamlines collections, reduces manual effort with digital outreach and self-service tools.



Real-time visibility and control

Gives agents, supervisors, and customers instant access to dashboards for monitoring and managing collections.



Faster recovery and stronger trust

Personalised messaging, prioritised payments, and proactive strategies reduce defaults and improve customer satisfaction.



End-to-end expertise and global



Designed across the full customer journey for recoveries and collections



Powered by global teams with deep banking industry insights



Advisory and technology services to transform your collections function

We understand the challenges in Loan Collections & Recovery

Banks are under pressure to maximize recovery, reduce delinquency, and comply with regulatory expectations. However, current loan collection processes remain highly manual, fragmented, and reactive, limiting efficiency, transparency, and customer satisfaction. With rising credit pressure and increasing Non-Performing Loans (NPLs) across markets, these challenges are intensifying, requiring Banks to have strategies that not only digitize processes but also deliver measurable outcomes to mitigate credit risk and reduce associated costs.

Manual assignment & routing

1

- Loan cases often allocated manually, leading to delays and errors.
- High supervisor dependency for workload balancing.

Operational inefficiencies & missed SLAs

2

- Overloaded agents while others remain underutilized
- High-value or time-sensitive cases missed or reassigned late.

Limited risk visibility

3

- Supervisors lack real-time view of delinquent accounts.
- Weak monitoring of PTP (Promise-to-Pay) commitments.

Inefficient customer engagement

4

- Agents lack negotiation tools and account insights.
- Customers face inconsistent follow-ups, causing frustration.

Organizational Impact

5

- Slow recovery erodes profitability and strains capital buffers
- Inefficient operations undermine ROI on technology and people

Rising credit pressure & NPL risk

6

- Increasing Non-Performing Loans (NPLs) and tightening credit conditions strain profitability and capital buffers.



Banks must modernize collections with solutions that automate assignments, enhances visibility, and empowers recovery teams to ensure faster recovery. Stronger compliance, and sustainable enterprise performance



Collections & recovery value proposition

Transform loan collections and delinquency management into a proactive, data-driven approach with Financial Services Cloud, simplifying case handling, improving visibility, and driving smarter, consistent, and compliant recovery processes, while enabling banks to reduce cost-to-collect, strengthen credit health, and deliver measurable customer and business benefits.



Smarter Recoveries with automated assignments, reminders, and escalations



Workforce Efficiency through balanced workloads and reduced manual effort



Clear Risk oversight via real-time dashboards and PTP monitoring



Consistent Engagements powered by a 360 degree customer view and guided tools



Enterprise Resilience with improved recovery rates, compliance and trust

Contact us



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