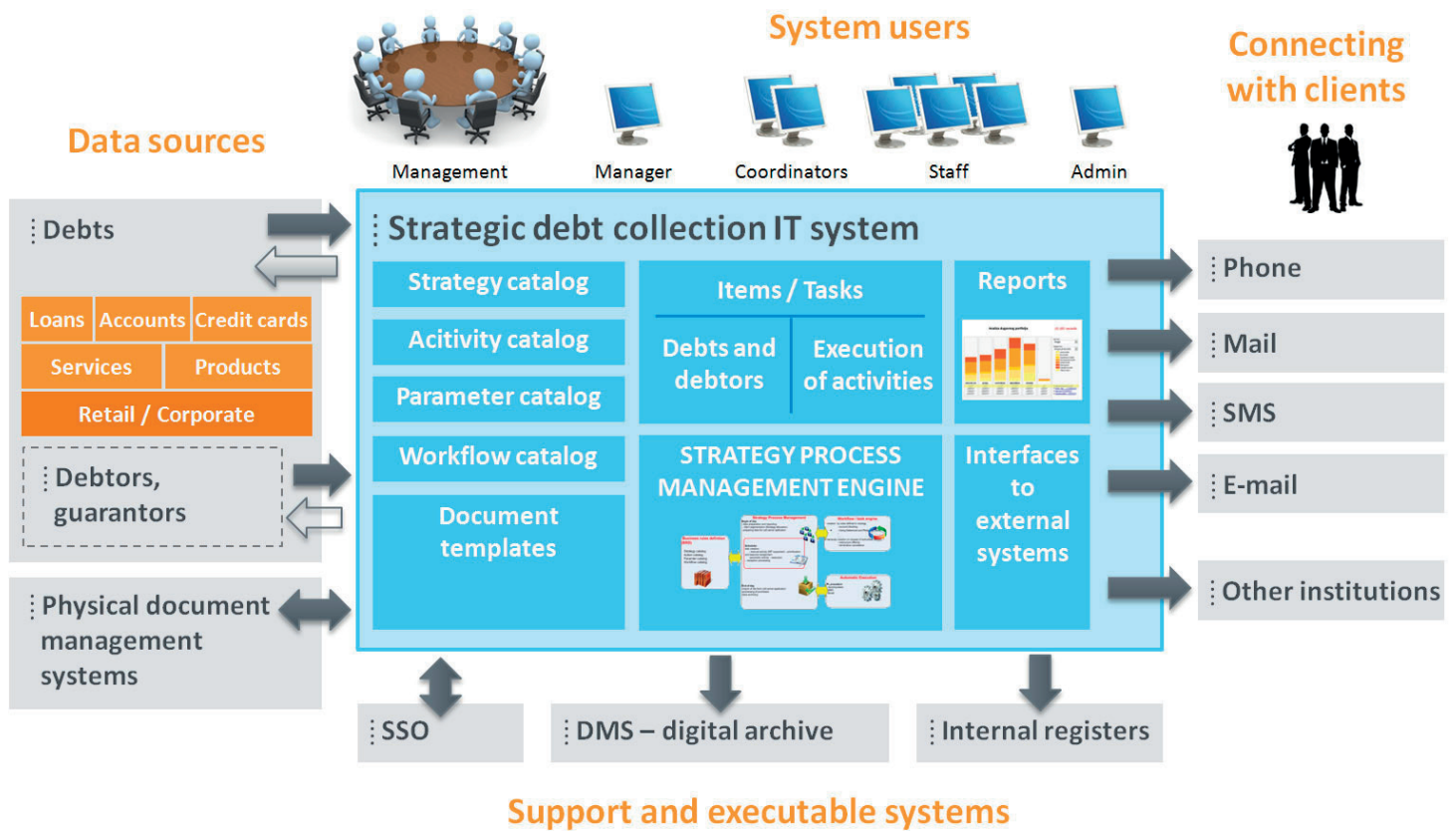


# Strategic debt collection IT system

For efficient debt collection and debt portfolio optimization

Use the power of IT technology for effective planning, execution, monitoring and optimization of debt collection in order to achieve maximum results.



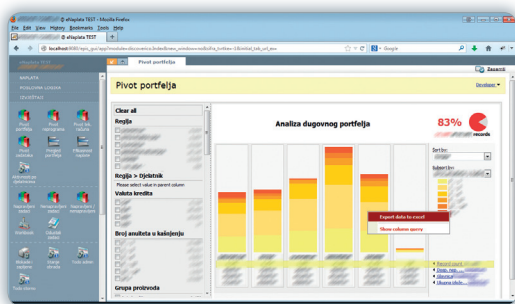
Large companies, such as banks, telecommunications and public utility companies, are faced with operational risks because of a large number of debtors. Therefore, collection department and management board directors are trying to find the best ways to collect receivables and restructure the debt portfolio optimally. High quality software solutions are of great importance for successfully solving this problem.

Evolva's debt collection system, which is implemented in Privredna banka Zagreb, has been rated as the best practice among 11 European banks due to its successful results.

# SYSTEM BENEFITS

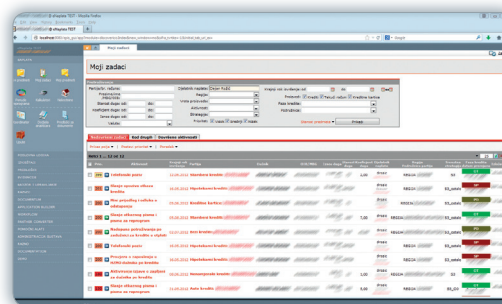
## Advantages for management and administration:

- **Easy and successful decision-making** – automatic daily, weekly and monthly reports allow analysis of many aspects of the debt collection performance and debt portfolio restructuring, which is an excellent basis for monitoring and quality decisions.
- **Challenge strategies** – by testing different strategies live, it is possible to measure and determine the results of each strategy in certain segments of debt portfolio.
- **Easy activity prioritization** – a simple intervention in the system immediately changes the priority of the activity that the employees need to perform over the debt portfolio, thereby leading the debt collection in the desired direction.
- **Control over the collection process** – the activities of all the employees, the priority of each task and the efficiency of each collection employee, are known at all times.

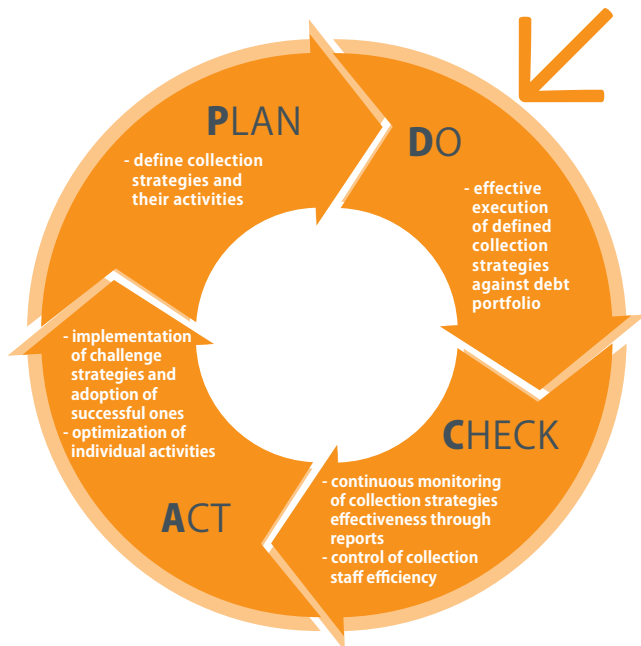


## Advantages for the collection staff:

- **All debt and debtor information in one place** – the employee has all relevant information for the easy execution of tasks.
- **Clearly defined task priorities** – tasks for executing semi-automatic activities are sorted by priorities which are defined in the debt collection strategy allowing the employee to execute them in the defined order.
- **Activity automatization** – activities can be performed without employee participation (such as sending e-mail reminders) or the system can lead an employee through all the necessary steps (e.g. creating an offer for debt reprogramming).
- **Document templates** – the system automatically creates documents by filling document templates with debt and debtors data, while debt staff can control and edit them before sending.



## CONTINUOUS IMPROVEMENTS IN ACCORDANCE WITH THE PDCA CONCEPT



## Advantages for coordinators:

- **Quick reallocation of work** – the coordinator sees the workload of each employee in his team on his screen and reallocates the work in the case of new workers, reductions to the team, sick leave, holidays, reorganization etc.
- **Easy analysis of debt portfolio** – in accordance with his authorities, the coordinator easily monitors trends in his part of the debt portfolio to recognize changes in collection strategies needed to obtain better results.

