

# Invest Significantly in Recovering Debts or Work Smarter with D<sup>3</sup>E Analytics Engine (Powered by Qualco)

**Managing Collections activity using data and analytics is a surprisingly underutilized approach, despite it being proven to deliver significant ROI, through reduced operational costs, reduced losses and higher levels of collections.**

## | Why Analytics?

- Current client systems lack Intuitiveness
- Missing links to access products/services through digital channels
- No personalized communication touch points with end customers
- Non-agile unyielding legacy platforms/systems and
- Heavy reliance on manually driven processes

Analytics changes the way we look at any data. It is an extra pair of intellect (gives you extra pair of **eyes and ears**) to help you make informed decisions, while the data gets bifurcated into Value Adding and Non-Value Adding. Analytics helps in extracting data with utmost ease and efficacy.

## | Achievable parameters:

- Improvement in Collections **Efficiency**
- Increase in **Revenue/Working Capital**
- Higher **CX Scores**
- Improved **Operational Efficiencies** (reducing significant client costs)
- Deeper insights into business and operations management

## | Our Solution:

QUALCO's D<sup>3</sup>E (Data Driven Decision Engine) is an automated modelling system driven by Analytics. It is used to support and optimize the collections process and focuses on:

- Process optimization and effectiveness
- 'Right first time' customer offers
- Micro and macro level reporting- 'aggregated' and 'real time'

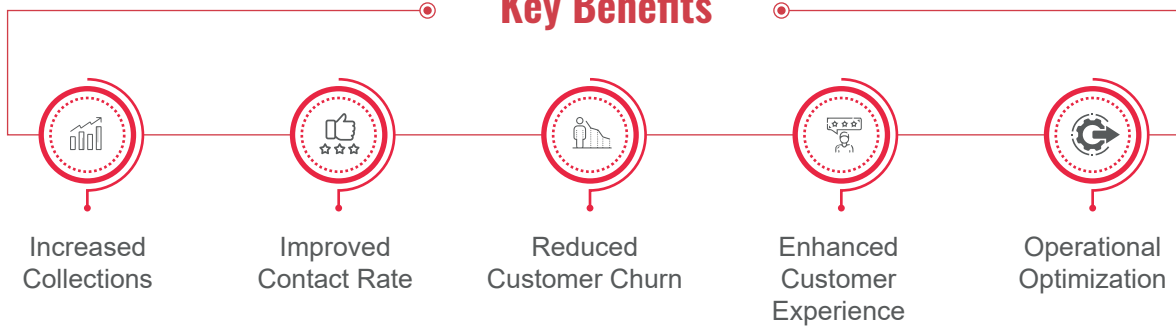
Debt collections via analytics has empowered businesses to deliver game changing resource **management** strategies and D<sup>3</sup>E can now predict likely collections, activity behavior, and outcomes.

The focus can be put on the areas dealing in expensive resources and activities, while lower cost activities such as digital self-service and automated treatment paths can be offered as alternate servicing options (which are highly effective in predicting collections approach). The process can thus improve company's performance and reduce debts & cost of recovery. Analytics puts the power in the hands of a business, leading to lower cost of servicing, increased revenue, and significantly increased efficiency & performance.





## Key Benefits



## Using Analytics for Collections

**Customer Segmentation:**  
Classify customer into different microsegments based on advanced analytics models rather than standard criteria

### Risk Analysis:

Forecasting the risk scores based on credit history, past defaults, broken value at risk & more variables with advanced algorithms

**Channel Management:**  
Improve the contact rate by highlighting the preferred channel & time of customers

### Operations Analytics:

Monitor the contact center operations by analyzing agent performance for their collections efforts

**COLLECTION ANALYTICS**

## Analytics Based Collections Models Can Deliver

- Higher probability of Connects
- Higher propensity of Promise to Pay
- Lower probability & higher visibility of Broken Arrangements & follow-up for Resolution
- Next best in line suggestions and actions for all customer & account type and more
- Higher probability of RPCs (Right Party Contact)
- Higher probability of Payment Conversion
- Quick settlement Calculations & Proposals
- Increased collections efficiency

## Analytics takes Collections to Next Level of Performance

Accurate identification of High Risk customers, well in advance



Better contact management with targeted collections strategies



Maximize collections efforts & lower the cost to collect



Informed & Agile decision making insights with real-time analysis of customer segmentation and behavior

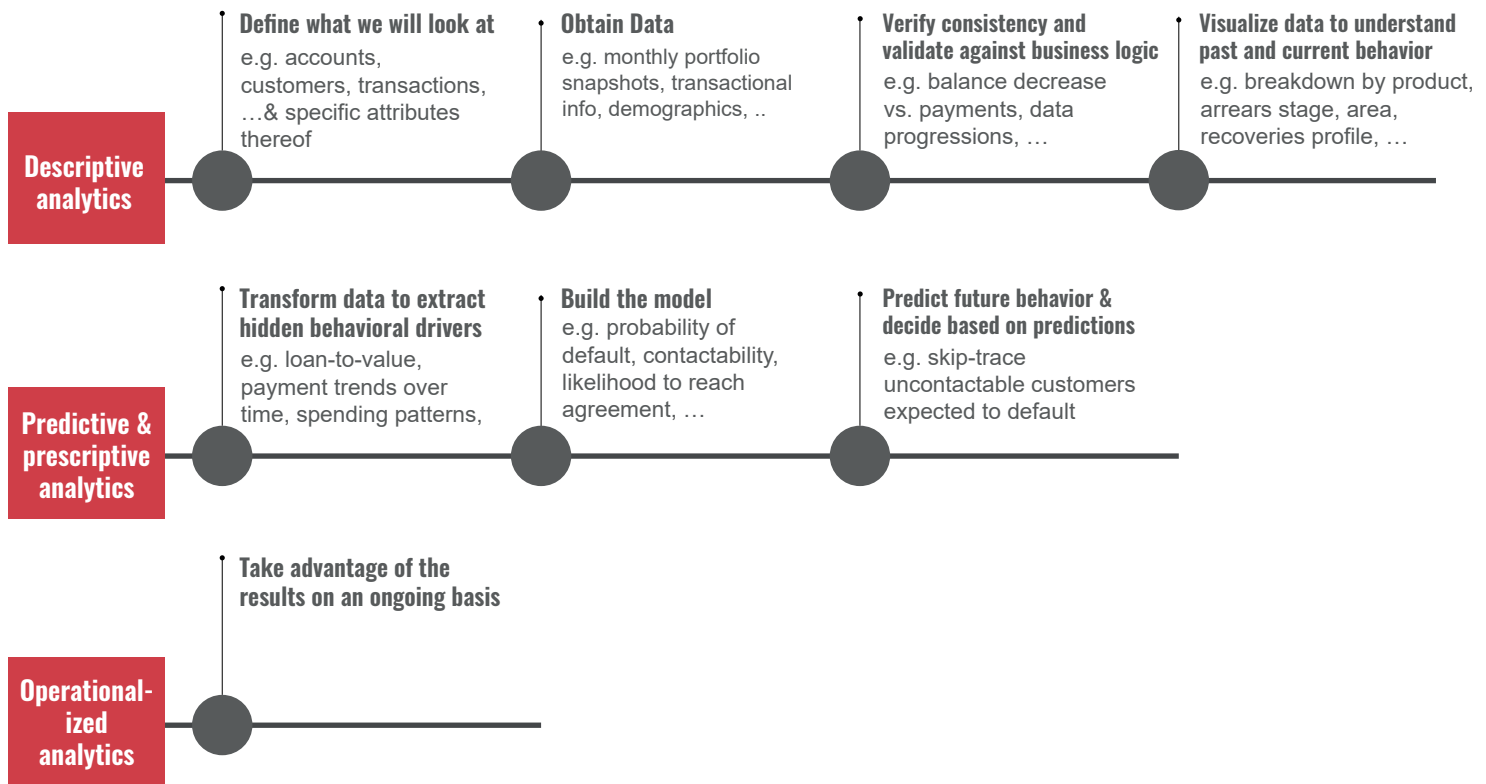


Risk-based collection insights by analyzing any amount of data volume from multiple & varied sources



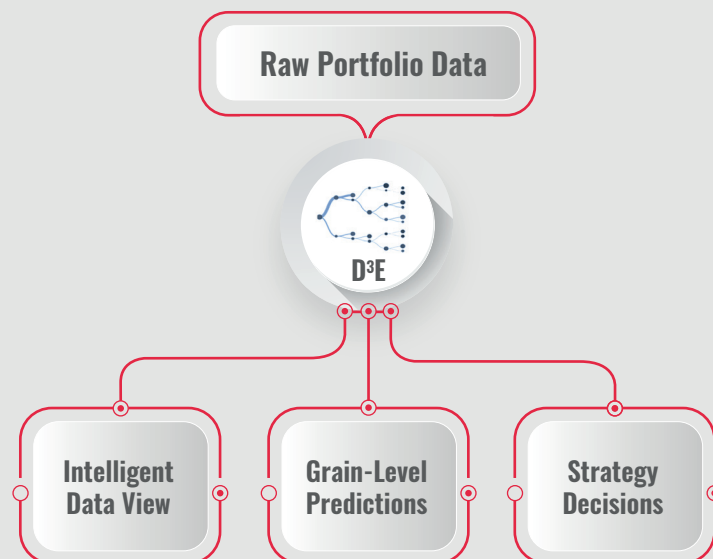
# Anatomy of QUALCO Analytics Workflow:

There are three main types of analytics and D<sup>3</sup>E can optimise and streamline all three leading to significant time savings in model and report creation and management

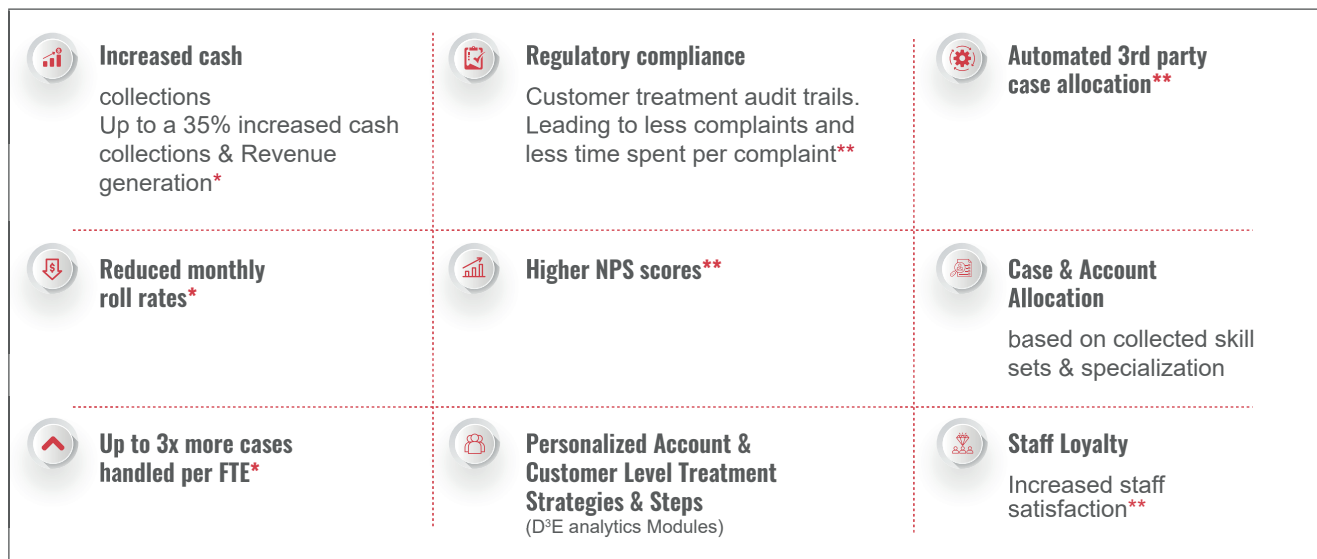


# Qualco's D<sup>3</sup>E - Data-Driven Decisions Engine:

A Qualco solution which **automates analytics** to drive informed and agile **decision-making** by tidying up the institution's **analytics workflow**, identifying optimal **predictive models** and feeding strategic predictions into daily **operational processes**.



# What Our Clients Achieve from the Qualco 360° Suite (which includes D<sup>3</sup>E)



\*Standard business case variable  
\*\*Enhanced business case variable

## Why Tech Mahindra BPS?

TechM's renewed digital approach in managing debt collections is a 'One stop solution' that leverages Automation led Cross Industry Debt Management experience covering B2C and B2B customer segments. Our Automated dialer based services and proactive BOTs can enable any LOB to manage large portfolios in a simple and efficient manner through customizable and scalable modules.

Our approach is built around six key drivers - **People, Process, Digital, Automation, Analytics, and Compliance**, and our executives undergo rigorous pre-process, process and on the job training to understand customer sensitive circumstances & deliver collections efficiency.

Built around six key drivers – People, Process, Digital, Automation, Analytics, & Compliance

● Debt Collection Best Practices Incorporating 'Collections Effectiveness Index' is what sets TechM apart in this process ●

Compliance and Security	Multi-channel Support	Process Optimization	Decision Support	Proven Excellence	Best-in-class Technology	Collections Training	Dashboards & Analytics
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## Why QUALCO?

Qualco offers a complete range of financial technology software and services that helps you radically decrease your non-performing exposures and help clients grow and thrive through the power of Technology, Analytics and Data Driven Solutions.

Tech Mahindra has partnered with Qualco to maximize the performance of **Receivables Management**. Our joint solution approach will enable an Intelligent Customer Journey to proactively **PREVENT** and **LIMIT Debt Exposure**.

Qualco's Data **Driven Decision Engine (D<sup>3</sup>E)** can monitor Debt Portfolios throughout the Debt Collection Lifecycle, but also monitor performing portfolios for likelihood to default. It can also be used to monitor and predict the performance of communication strategies, collections teams, messaging and dialers, including benefit in predictions of third party data such as credit bureau data, Open Banking data, property valuation data, contact data and more.

For more details, please write to us at:

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# Tech Mahindra



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