QUALCO

USING OUR TECHNOLOGY, ORGANISATIONS
ADAPT TO A CONSTANTLY CHANGING CREDIT
AND DISTRESSED ASSET LANDSCAPE

ABOUT US

20+ years   30+ countries   70+ clients   300+ FTEs

360° Solutions
From performing loan management to early collections through to legal recoveries we help businesses maximise the potential of their credit and debt portfolios.

Customer Intimacy
QUALCO is built around the idea of putting the client at the center of everything and **offering the best total solution**. The company pays high attention to client needs and constantly measures the alignment and prioritisation of those needs.

Product Leadership
We are consistently striving to provide our clients with leading-edge products or useful new applications of existing products or services. In order to offer the best products, we significantly invest in them and we stay creative, agile and fast.

Delivery & Operational Excellence
We provide clients with reliable products and services, delivered with minimal difficulty or inconvenience by accessing powerful delivery resources. We deliver a combination of quality and ease of delivery that no one else in the market can match.

Since its establishment 20 years ago, QUALCO Group has evolved into a leader in Credit and Receivables management. The Group has its headquarters in Athens with offices in the UK and Cyprus and sales presence in France, Portugal, Germany, Hungary and Brazil. Besides Qualco, the rest business units are:

QUALCO UK
QUALCO UK provides panel and asset management solutions and services to the UK and EU market and currently manages over €8bn in receivables for a variety of clients including Santander, British Gas, and HM Government.
🌐 **qualco.co.uk**

Quant
Quant is an independent, fully integrated NPL servicer, licensed by the Bank of Greece and rated by Fitch currently managing over €12bn of receivables. In 2020 Quant Cyprus was established, a Cypriot servicer that manages an additional €0.7b AUM incl. €170m REOs.
🌐 **qquant.gr**

QRES
Qres is a boutique Real Estate Asset Management and advisory firm built on regional expertise, an extensive global investor network, and decades of experience.
🌐 **qres.eu**

INDICATIVE CLIENTS

BANKING & FINANCIAL INSTITUTIONS

KBC | UBB Part of KBC Group | renmoney | Praxiabank | Eurobank

Postbank | СТОПАНСКА БАНКА АД - СКОПЈЕ членка на NBG групацијата | NATIONAL BANK OF GREECE | Santander | ΚΕΔΙΠΕΣ

Renaissance CREDIT | otpbanka | ALPHA BANK | attica bank

BNP PARIBAS | HELLENIC BANK | NatWest | PQH | ПУМБ

SERVICERS & FINANCIAL SERVICES

Intrum | NACC Part of B2Holding Médiation financière et satisfaction client | Perenna | Cerved | PIMCO ALANTRA

Frontex | CABOT Financial Portugal | CABOT FINANCIAL FRANCE | TBI | cepal | HoistFinance

APS | BainCapital | doValue Greece | doValue Cyprus | Quant | RSM

ENERGY

ΔΕΗ | coop energy | British Gas | HELLENIC PETROLEUM | SCOTTISHPOWER | Hudson Energy | Shell ENERGY

RETAIL, TELCOS & OTHER

Crown Commercial Service | FINDEL PLC | AVON | ideal SHOPPING DIRECT LTD | Water plus with you every drop of the way | TESCO mobile | ezbob | esme esmeloans.com

CASE STUDY

Intrum

Intrum, the market-leading credit management company in Europe, deploys QUALCO Collections & Recoveries platform in 24 countries to standardise operations, achieve cost reduction and improve operational effectiveness.
The project includes the implementation of a central Servicing Hub model across Intrum's operations, aiming to centralise processes.
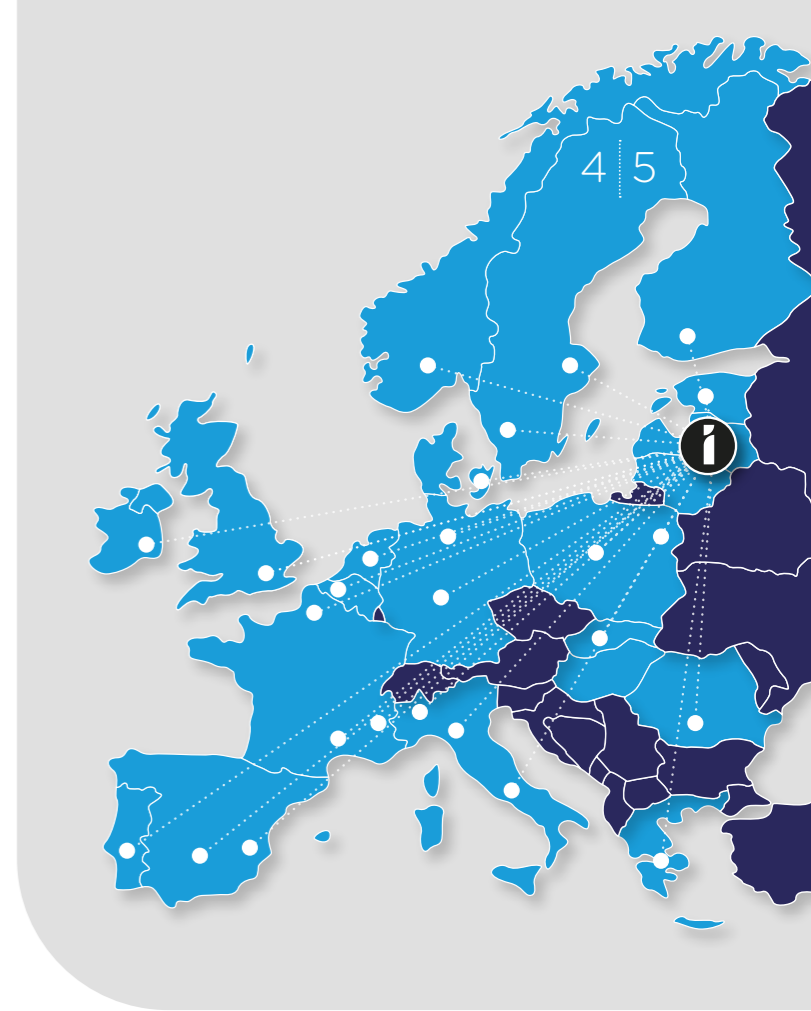
"After an extensive analysis phase, we are happy to now take the next step in creating the world's largest debt servicing operation. The professionalism and deep industry knowledge of the QUALCO team have been the key reasons for choosing them and their technology to support Intrum on this exciting journey" says Harry Vranjes, COO at Intrum.
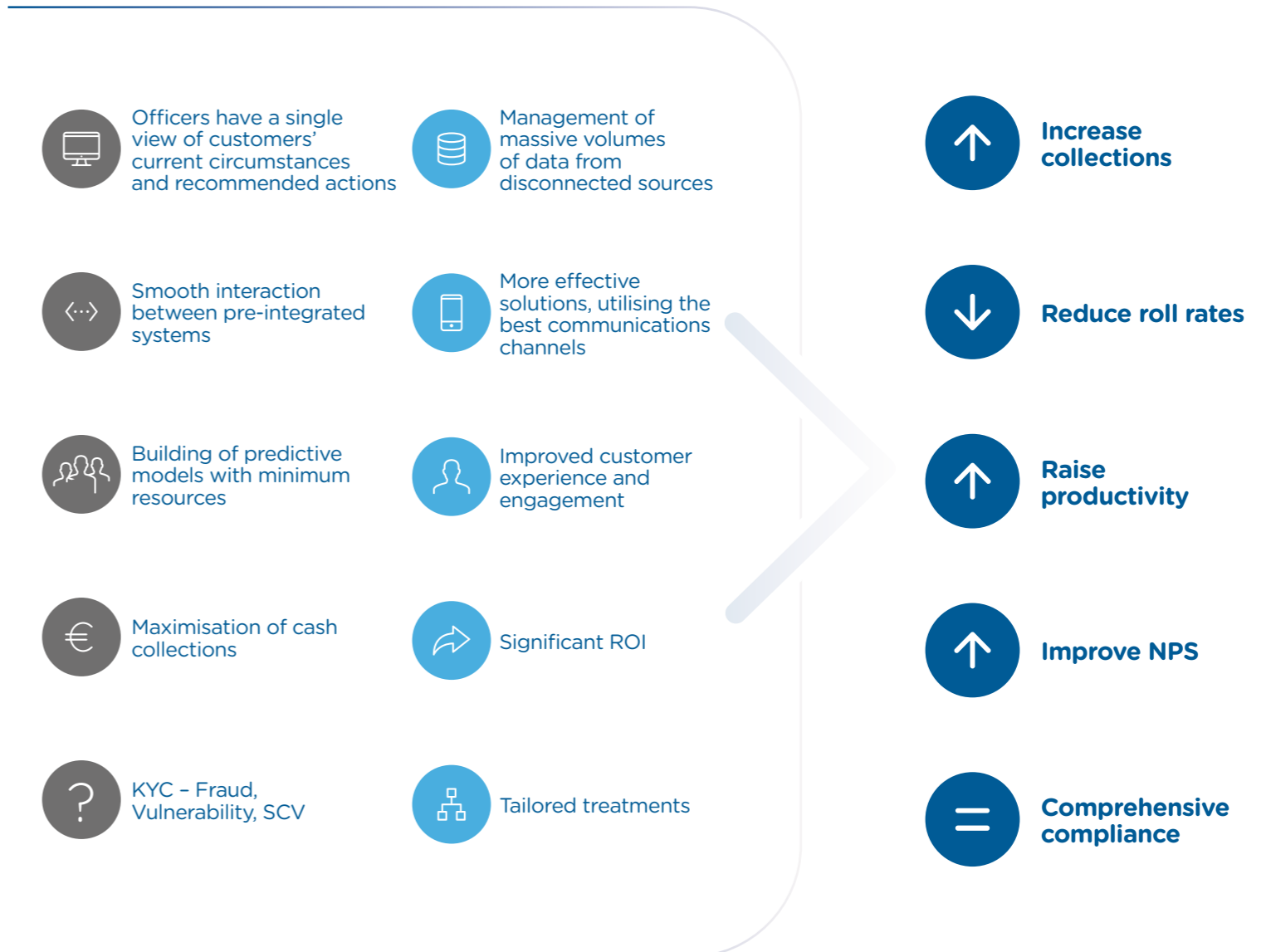
QUALCO 360: A CONSTANTLY EXPANDING SOLUTIONS ECOSYSTEM

For Banks and any organisation that manages NPLs, NPEs and credit portfolios, QUALCO 360 is a constantly expanding solutions ecosystem that enables businesses to rapidly align operational activity with ever-changing customer behavior.

Combining advanced analytics and Machine Learning with a comprehensive collections system and specialist digital engagement tools, QUALCO 360 revolutionises the management of non-performing exposures and credit portfolios while delivering a seamless customer and user journey.
QUALCO 360 supports all asset classes, from banking to NPL servicing, retail credit to utilities, consumer, SME, and corporate both secured and unsecured. It also covers the whole credit lifecycle, from performing and high-risk performing, through to early-stage delinquency to legal and recoveries.

QUALCO LOAN MANAGER

CENTRALISED REPORTING CAPABILITIES

OMNICHANNEL COLLECTIONS

QUALCO COLLECTIONS & RECOVERIES

QUALCO 360

DIGITAL SELF-SERVICE PORTAL

QUALCO DATA-DRIVEN DECISIONS ENGINE

QUALCO 360 ENABLES

Officers have a single view of customers' current circumstances and recommended actions

Management of massive volumes of data from disconnected sources

Smooth interaction between pre-integrated systems

More effective solutions, utilising the best communications channels

Building of predictive models with minimum resources

Improved customer experience and engagement

Maximisation of cash collections

Significant ROI

KYC – Fraud, Vulnerability, SCV

Tailored treatments

Increase collections

Reduce roll rates

Raise productivity

Improve NPS

Comprehensive compliance

QUALCO COLLECTIONS & RECOVERIES

QUALCO Collections & Recoveries (QCR) is a modern, modular and comprehensive enterprise platform that orchestrates the end-to-end collection journey, streamlines in-house and third-party activities in one place and operates either as part of a banking ecosystem or as a core system of record.

QCR supports all types of receivables, from unsecured and secured bank credit, to unpaid invoices from the delivery of goods or services and covers the entire credit lifecycle, from high-risk performing and early-stage delinquency through to legal and recoveries. The system provides a forward-looking, digital-first approach to debt management, delivering a seamless customer and user journey.

KEY BENEFITS

Improved cash flow up to 35%
Realise cost efficiencies by centralising and automating accounts receivable processing and eliminating manual work. Take a proactive approach to ensure receivables are collected on a timely basis while engaging in frequent and consistent collection efforts. Adopt KPIs and defined metrics to get a clear picture of collection rates and track performance on an ongoing basis through robust reporting capabilities.

Up to 3x more cases handled per FTE
Design segmentation, strategies, channel business models easily, and focus on monitoring automatic execution. Our latest streamlined web UI presents the right data at the right time and allows full control to allocate and reallocate work all whilst checking SLAs and performance reporting.

Grow as you go
Successfully used in organisations varying from low volume all the way up to high volume tier one international businesses, QCR can support from the simple to the most complex, multi-product, client and customer relationships, at all stages of the C&R lifecycle.

Improved customer experience
Embrace omnichannel customer engagement and self-service capabilities to create customer journeys with optimal solutions and seamless digital integration. QCR plugs into any digitally enabled technology platform via APIs and orchestrates the collections treatment journey.

Operational efficiency
A unified platform packaged to cover all C&R needs and portfolios. QCR efficiently blends in-house collections and outsourcing operations to 3rd parties. Business users are empowered to drive and manage operations within the platform leading to low IT involvement.

Speeds up new business onboarding
A scalable and configurable enterprise software product, that allows quick onboarding and effective management of new portfolios of any type and size. Off-the-shelf batch and online APIs are offered. The solution is pre-integrated with major banking systems, dialers, payment processors and messaging providers.

A wide range of system of record capabilities
Harness the power of full financial management which is supported by the platform out of the box. Flexible payment allocation mechanisms, rule-based booking of fees and outlays, daily calculation of accrued interest, comprehensive client invoicing and remittance operations and advanced configuration options for accounting journal entries generation.

Developed for openness
A cloud-native solution driving open API-enabled ecosystems. QCR provides off-the-shelf batch and online APIs while it's pre-integrated with major banking systems, dialers, payment processors and messaging providers.

Ensures regulatory compliance
Enable compliance and increase control all whilst mitigating risk with QCR's configurable control mechanisms and robust reporting and documentation tools, making your life easier for audits, reviews and driving process excellence.

SELF-SERVICE PORTAL Powered by DebtStream

OMNICHANNEL COSTUMER ENGAGEMENT
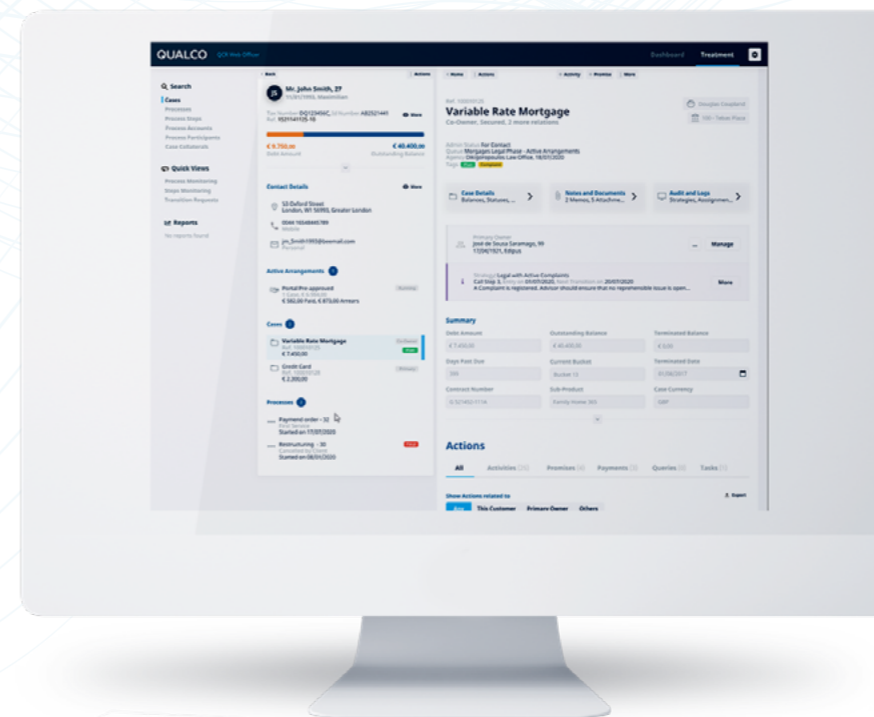
The digital future lies ahead, and the credit market is evolving with the growth of digital payments and online banking. Collections and recoveries customers are no different and they expect to be able to engage and interact on their terms, so they are increasingly turning to digital channels to conduct their financial transactions.

Our end-to-end digital collections and recoveries solution enables businesses to:

- Invite customers into a non-threatening dialogue via the digital channel they prefer
- Increase response and collection rates
- Deliver flexible customer journeys
- Increase customer engagement by combining traditional and digital collections strategies
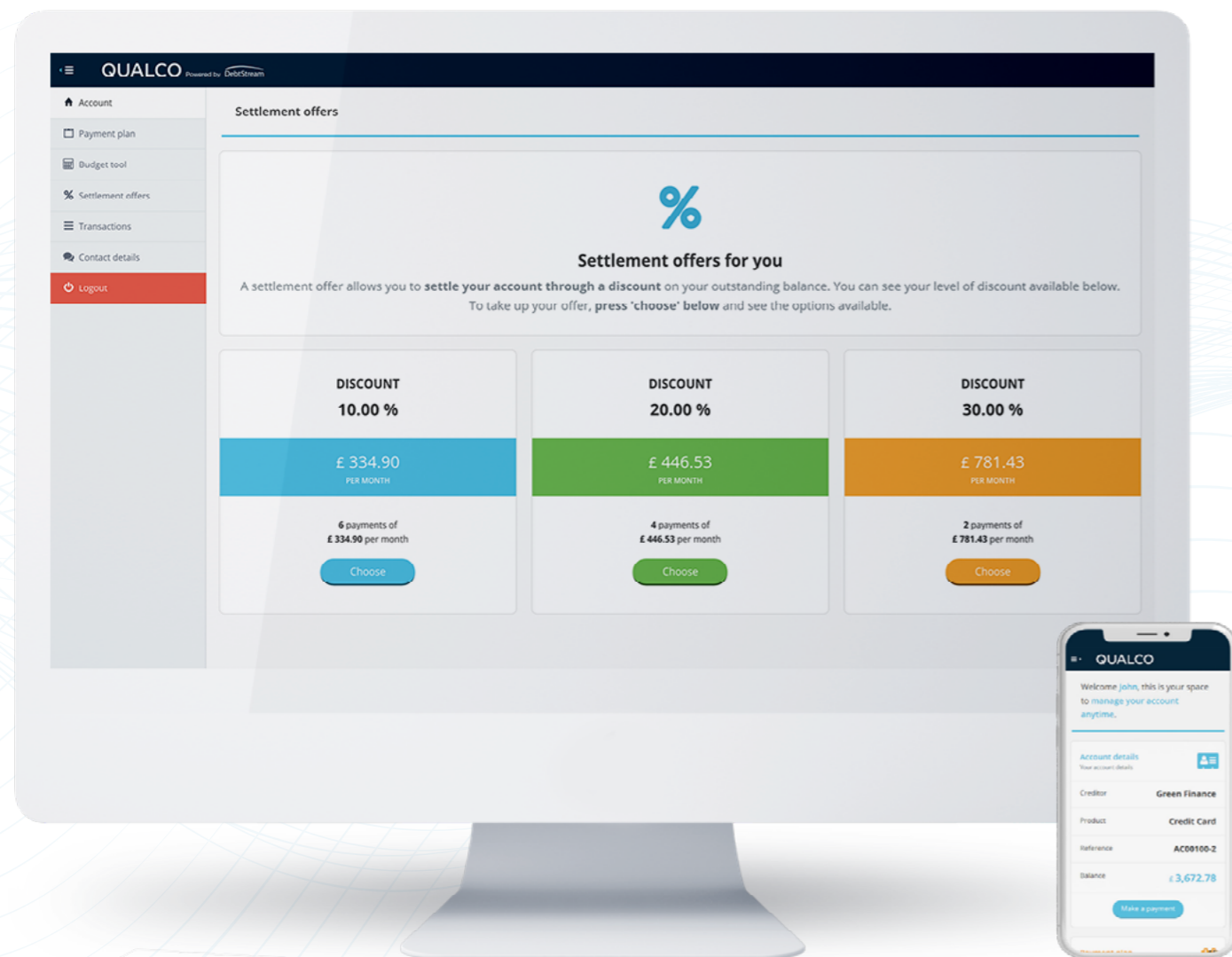
Customer behaviour, along with their preferred communication channels, change. This has a direct effect on the way creditors should reach customers to effectively manage vulnerable loans.

By harnessing omnichannel conversations, creditors and collections functions have now the opportunity to:

- Deliver a seamless customer experience
- Increase payment rates
- Improve contact center efficiency
- Get a single customer view
- Automate conversations with API integration

QUALCO DATA DRIVEN DECISIONS ENGINE
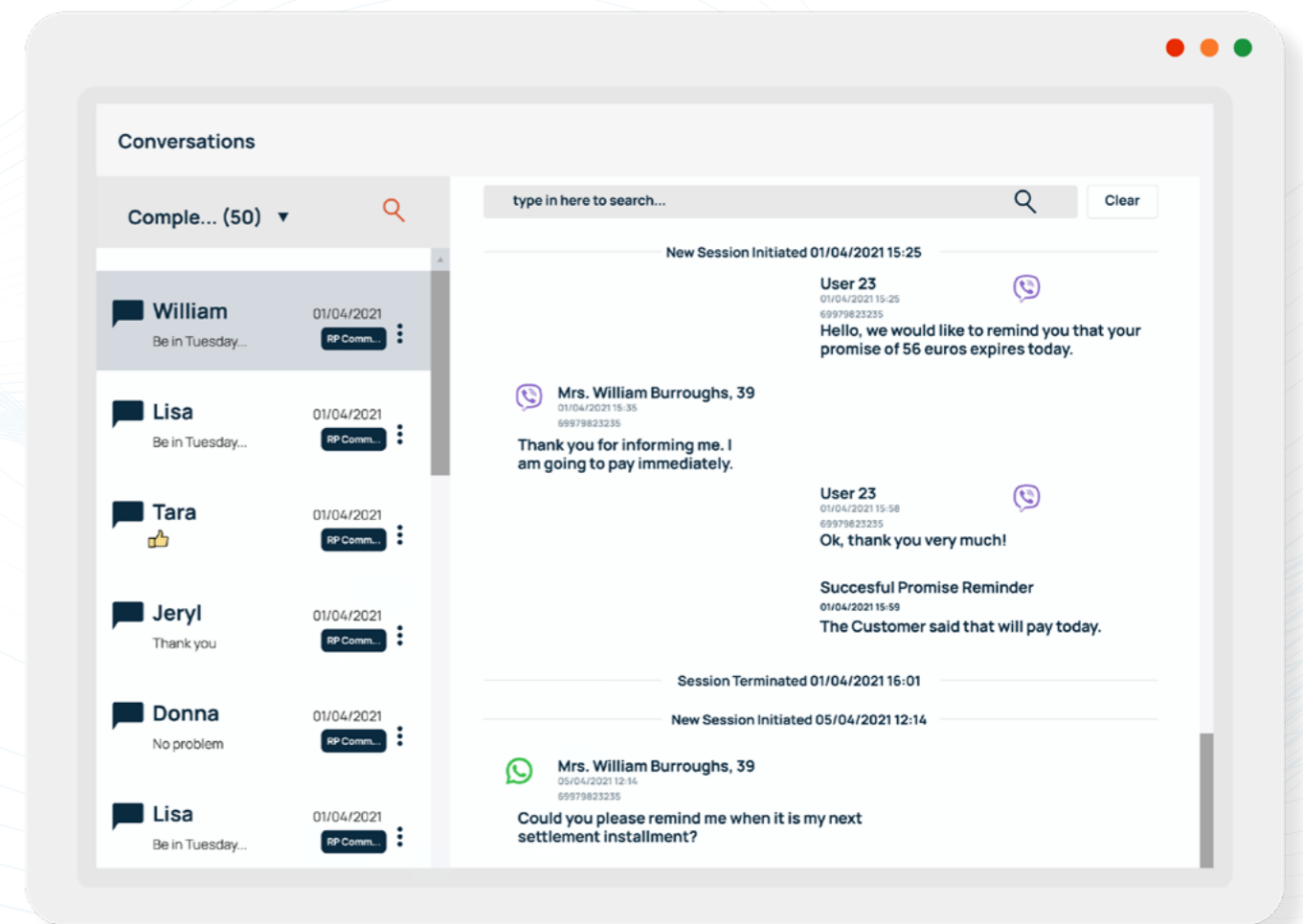
QUALCO Data-Driven Decisions Engine (D³E) is an integrated platform aiming to automate and streamline every stage of the analytics workflow, from data ingestion to predictive modelling, decision making and action optimisation.

D³E takes a maximalist view of analytics, encompassing: data provisioning, fully automated data preparation and model generation for predictive analytics; configurable decision-making logic and optimisation mechanisms for prescriptive analytics; and adaptable integration and orchestration mechanisms for operationalising every aspect of analytics.

KEY BENEFITS

Consolidated data view
Organise massive amounts of data and maintain a bird's eye view of your portfolio's evolution. Ingest, transform and time sequence data to enable analytical assessment easily and compliantly.

Minimise human effort through automation
Build and maintain automated predictive models easily, using Machine Learning technology. Reduce the need for analysts to spend time on data wrangling and other non-value-adding tasks.

Build multiple models with minimum cost
D³E allows you to evolve your analytics capabilities by building on earlier results and making experimentation easy, low-cost and risk-free.

**Deployment options matching your needs**
In-house, cloud-based and hybrid options ensure your D³E deployment integrates seamlessly with your existing IT architecture.

Empower business users and analysts
Support business users and analysts in strategic and operational decision making and simultaneously address multiple optimisation areas by using a single platform.

Identify customer behaviour
Apply explainable machine learning algorithms to identify behaviours and drive customer segmentation. Match tailored operational treatments to customers to maximise performance.
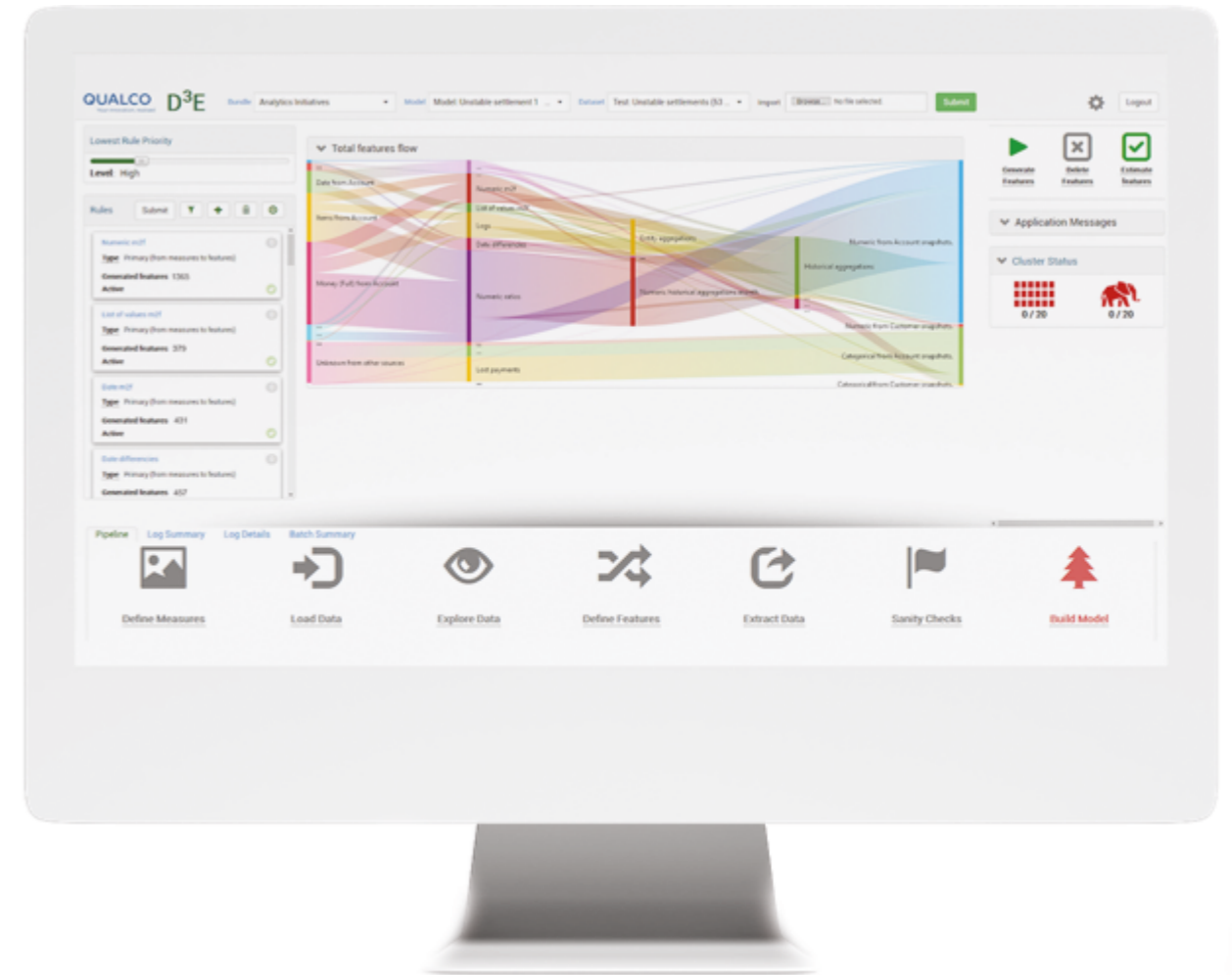
Increased profitability
Drive tailored customer treatment, gain clarity into your operations, optimise day-to-day treatment decisions and ultimately collect more with less.

Optimisation at scale
Optimise multiple costly processes based on the desired outcome and dynamically prioritise approaches that are successful in your operations. Shape your portfolio workout options and translate strategic initiatives into estimates of bottom-line impact.

Advanced reporting capabilities
Monitor and improve productivity and financial performance through automated reporting built on top of the same data warehousing facilities driving all your analytics, ensuring reports and analyses agree on a single version of the truth.

Speedy deployment
D³E has powerful and flexible data modelling and ingestion capabilities that allow deployment in 1-4 weeks. Typical optimisation initiatives can be completed within 2-5 weeks given suitable data.

Leading technology, enterprise-grade scalability
D³E uses a combination of traditional Microsoft (SQL Server, .NET) and Big Data (Hadoop, Spark) technologies to provide support for portfolios holding millions of accounts under active management. Updates are processed on a daily basis and historical data maintained for years.

QUALCO LOAN MANAGER
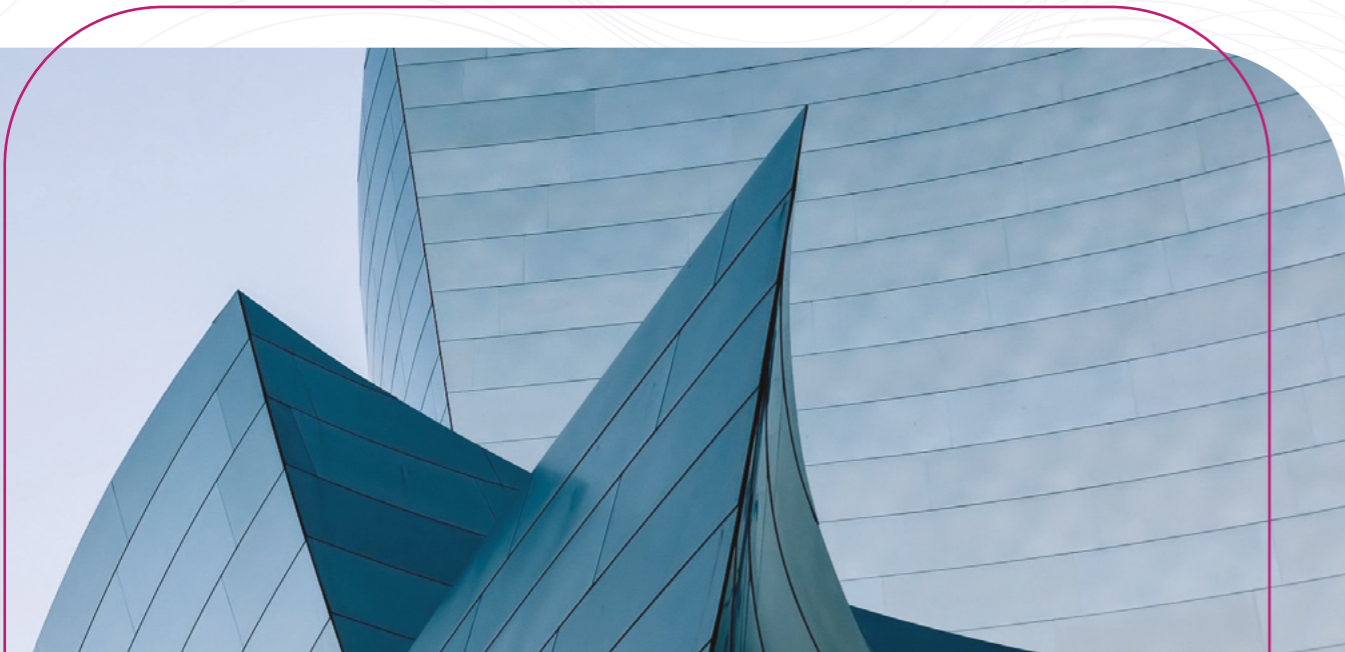
QUALCO Loan Manager (QLM) is a platform specifically designed to be an end-to-end solution for loan management and servicing. It is ideal for creditors including retail banks and alternative lenders, debt purchasers and loan servicing companies.

Powerful functionality covers all stages of credit processing, from portfolio onboarding and loan disbursement to termination and restructuring, while supporting fully the management of performing, non-performing and terminated portfolios.
It supports all lending products including but not limited to secured and unsecured consumer loans, small business loans, commercial real estate loans, and corporate loans, as well as a wide range of interest plans and repayment structures. You can activate new products, reschedule and restructure loans, allowing you to run your business and adjust to market changes quickly and efficiently.

KEY BENEFITS

Launch lending products within days
QLM allows businesses to activate, configure and manage new credit products as well as reschedule and restructure loans in a quick and agile manner. With comprehensive functionality for managing performing and non-performing portfolios of all credit types, the software enables loan administration through its wide range of automated calculations, interest billing, commission and fee handling and collection options.

Quick ROI through fast migration
Our proven migration methodology and interfaces simplify transferring legacy data to the target system ensuring business continuity.

Comprehensive management of secured loans
Record and manage collaterals that customers have pledged against your lending products, and capture detailed information that enables you to instantly appreciate your customers' true circumstances. The solution supports a full range of collateral types including insurance products, guarantees, cash receivables, real property and much more.
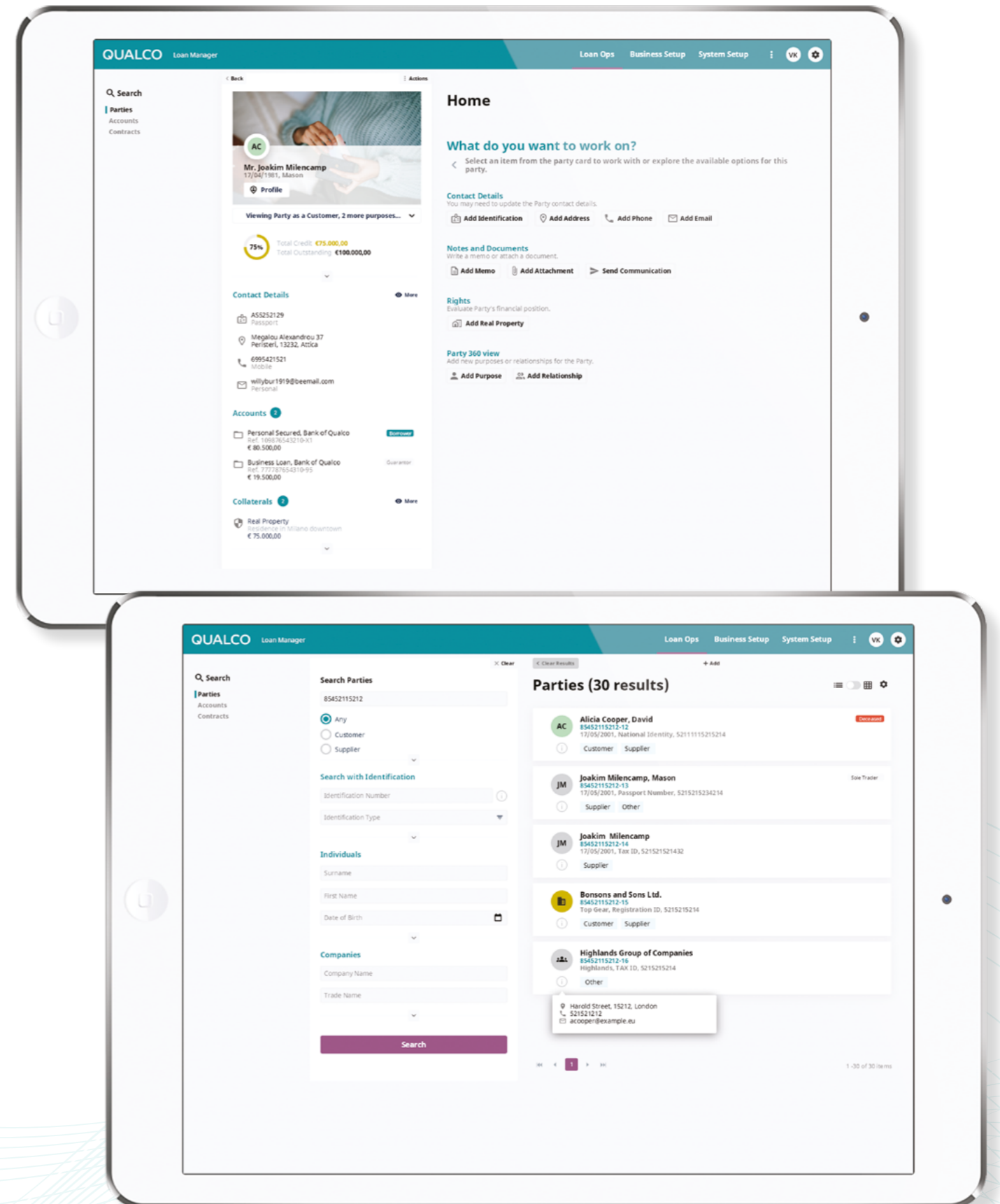
The restructuring process has never been so easy
Our system enables parallel restructuring stream building, binding distinct repayment and interest plans within the same account. It supports the normalisation of non-performing accounts combining different repayment schedules with a distinct interest rate for each period, and the capability to split the total debt into partitions of a single account with unique maintenance and balance monitoring.

Painless system integration
Easily integrate with your host and external systems such as core banking, payment channels, ERP, and collections systems through APIs.

Optimised user experience and better productivity
With a friendly, web-based interface and a modern look & feel, QLM allows smooth navigation and increases user engagement and productivity.

QUALCO

www.qualco.eu