



Digital Communications

Optimized omnichannel borrower outreach across the collections lifecycle



Successful customer engagements require effective communications

Adopting a digital-first communications approach and using tailored messaging at the right time, on the preferred channels, helps deliver superior customer experience. Leveraging insights from ML based analytics to craft a focused digital communications strategy increases successful engagements with loan borrowers in the pre-delinquent stage and across delinquency buckets.

Intelligent and personalized communications improves collections

Credgenics debt collections platform provides completely automated, highly-scalable, and digital communication capabilities across the collections life cycle. It is easily integrable with existing Loan Management Systems (LMS). Lenders can leverage sophisticated analytics fueled by borrowers' behavioral data and channel responsiveness, with more sophisticated multi-channel capabilities, to segment and engage with borrowers.

Key Features



Intelligent segmentation for granular targeting



Dynamic recommendations with powerful AI algorithms



Engaging conversational channels such as chatbot and voicebot



Hyper-personalized campaign spanning multiple channels



Multilingual support across channels



High scalability and concurrency management



Insightful reporting with real-time dashboards

Boost collections with robust automation, tracking and analytics

1. Digital Capabilities

Deploy a combination of communication channels including SMS, email, chat, online banking / app alerts, Voicebots, and outbound automated interactive voice response (IVR), to exceed customer expectations

2. Customer Segmentation

Leverage multidimensional risk factors, customer personas, and actionable insights to drive optimal strategies

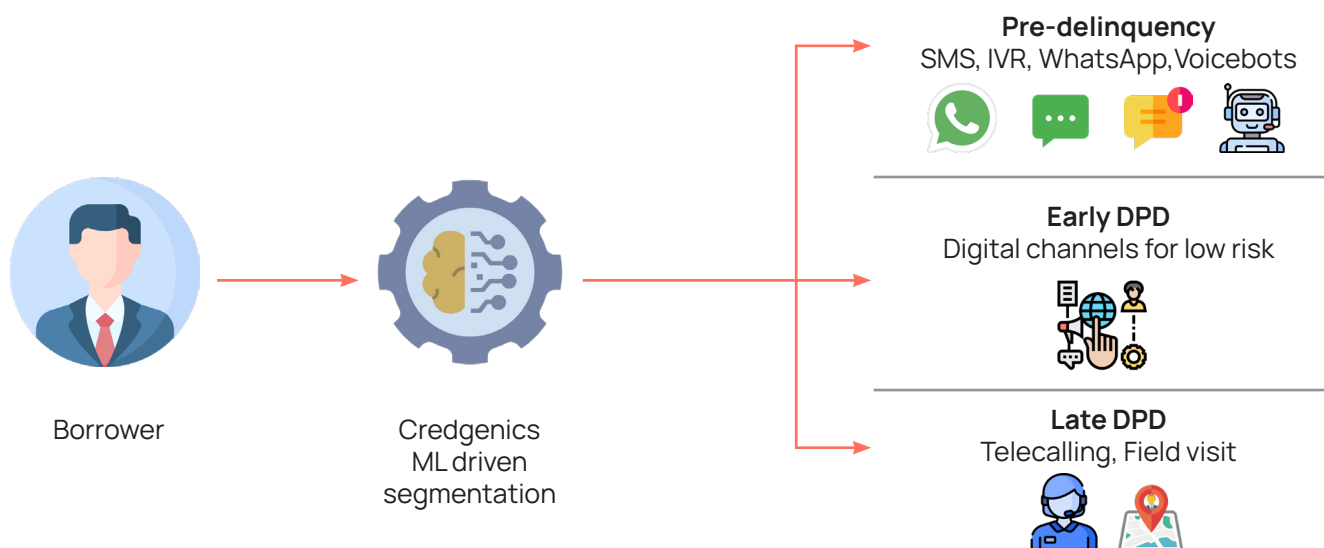
3. Campaign Management

Create customer journeys, gauge PTP, and deploy contact treatment strategies that target recovery for delinquency buckets, where next stages and follow-ups are triggered automatically based on the borrower's prior response

4. AI-enabled Voicebots and Chatbots

Optimize manual intervention and boost efficiencies while unlocking higher performance rates with sophisticated Voicebots and Chatbots to send soft payment reminders in multiple languages.

ML-Powered campaign management based on customer risk segmentation




Achieve more with targeted communications


- Accelerate recoveries with higher customer connect
- Boost efficiencies while unlocking higher performance rates
- Increase collections and transform customer experience
- Implement faster and get responsive support
- Standardize processes while ensuring regulatory compliance

About us

Credgenics is the leading provider of Loan Collections and Debt Resolution technology solutions to Banks, Non-banking finance companies, FinTechs, and ARCs worldwide. The SaaS-based platform offers multiple modules around digital collections, multi-channel communications, calling, dialers, litigation management, digital payments, mobile-based field collections, dashboard, and analytics. Credgenics reduces the time and cost to collect, increases the collections rate, brings down the NPAs, improves operational efficiencies, and transforms the borrowers' experiences.

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