



ChatR

Transforming digital engagements with credit customers on WhatsApp



Traditional engagement channels limit the recovery efforts

Collections teams relying on standard phone calls and emails face limitations in borrower engagements. Untimely calls annoy borrowers and remain unanswered. Similarly, with limited penetration, emails remain unopened and unattended in the borrower's mailbox. Agents using personal WhatsApp for borrower interactions raise compliance and privacy risks. Such conversations are also not available for audit or record purposes.

Embrace digital customer engagements on WhatsApp with ChatR

ChatR is a comprehensive two-way chat solution on WhatsApp that enables collections teams to engage more effectively with borrowers, through verified business accounts. It is an industry-first innovative solution that empowers lenders to communicate with loan borrowers more conveniently and user-friendly, always with borrowers' consent. Using ChatR, agents can share reminders, payment links and digital notices with borrowers instantly. The borrowers can also respond to these messages, and share payment proofs and other documents digitally with the agent on the lender's official WhatsApp channel.

Key features



Effortlessly upload documents, notices, and images with seamless integration of payment links



Loan details are available in parallel to the chat window for contextualizing customer conversations



Pre-approved WhatsApp template or free text typing available for the agent to communicate with the borrowers



Chat filters based on the last borrower conversation status and allocation month



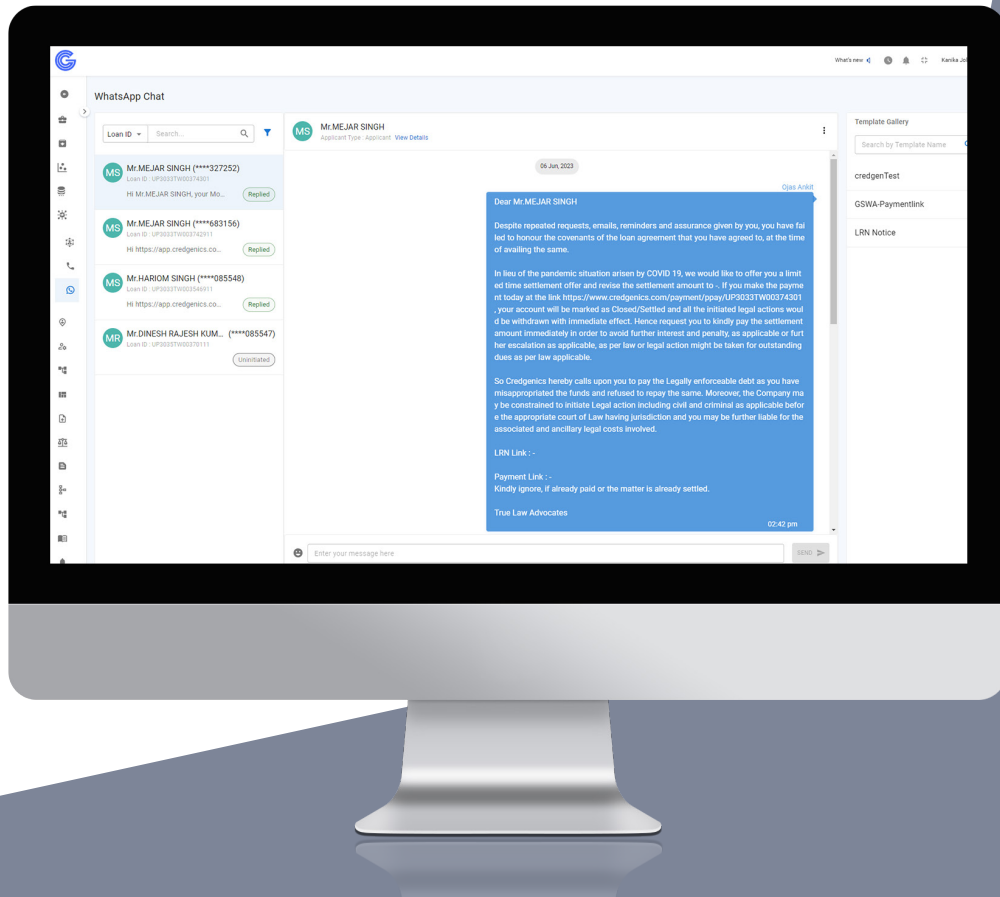
Integration with the Credgenics Predictive dialer for Whatsapp Chat access for a telecalling agent

Enable borrowers with a convenient, secure and preferred mode of communication

2.5x
Higher
engagement rate

85%
Delivery
rates

18%
Reduction in the cost of
communications




A unique platform for agent-borrower debt recovery conversations


- Provide assured quality with pre-approved WhatsApp templates
- Improve reach and contactability for loan borrowers
- Enable borrowers to connect with agents as per their time preferences
- Ensure policy control for contact time limits with WhatsApp message monitoring
- Execute governance and control over calling team actions
- Access all borrower-related chats on a single platform
- Boost customer experience and recoveries in digital mode

About us

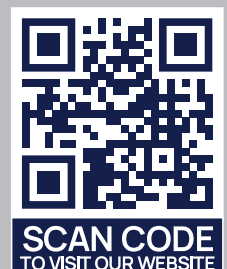
Credgenics is the leading provider of Loan Collections and Debt Resolution technology solutions to Banks, Non-banking finance companies, FinTechs, and ARCs worldwide. The SaaS-based platform offers multiple modules around digital collections, multi-channel communications, calling, dialers, litigation 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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