

The Collections challenge

Collections departments are challenged with minimizing losses and controlling costs while delivering a sensitive service experience that retains valuable customers. Manual tasks and disjointed collections systems lack the intelligence and agility needed to instantaneously deliver customer-centric experiences, increase collections success and reduce costs.

The Pega Solution

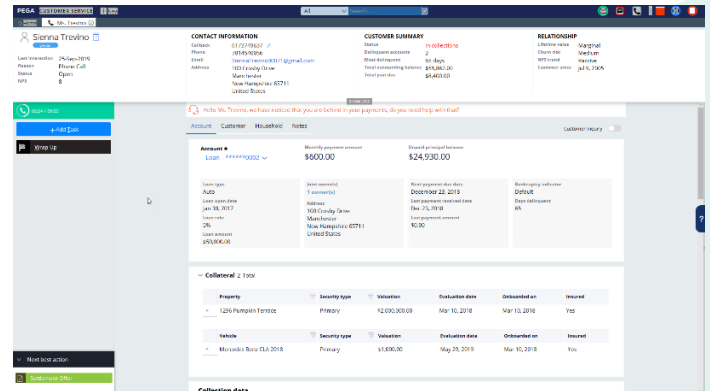
Pega Collections provides lenders the ability to engage customers with personalized, responsive service on the channels they want to use, while accelerating collections rates, ensuring compliance and reducing operational costs. Only Pega combines intelligent process automation with adaptive analytics for real-time decisioning to optimize and streamline collections from end-to-end.

Pega Collections offers a unique combination of AI driven, personalized and dynamic customer engagement strategy, optimized and automated processes, and real-time decisioning to improve the customer experience, help customers resolve debts, increase cash collected, and reduce operational costs.

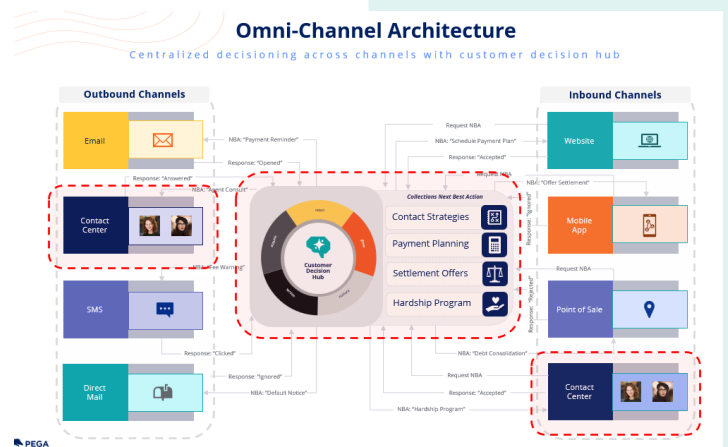
Leveraging the advanced technology of Pega, both the CSR's and customers in self service channels are presented with a personalized interaction and AI driven payment plans and solutions, all while remaining compliant and within business defined risk policies. The result is consistent, compliant interactions across multiple accounts and channels that allow lenders to be customer-centric while increasing collection rates and operational efficiency.

Built on Pega's Build for Change platform, the application provides pre-built service components and intuitive design experiences to accelerate deployment. Easily configured, these components offer maximum agility so that you can rapidly capture, execute, and adapt your best collections strategies.

- Deliver relevant solutions : Apply analytics to recommend relevant customer treatments in real time based on factors such as customer value, payment history, and interactive customer responses.
- Engage with customers across all channels: Offer seamless service with Pega's omni-channel user experience, both digital and traditional, personalizing the interaction to the channel or device without any loss of context.
- Reduce aht: Replace data overload with a dynamic desktop that uses the context of each interaction, delivering relevant dialogue, knowledge content, data and actions for each user, supporting one-to-one relationships in real time.
- Maximize deployment agility: Build and deploy Pega processes on the cloud or on-premise and move transparently between these environments.



Intuitive, guided user experience



AI driven engagement across all channels, inbound and outbound

Optimize the Value of Each Interaction

- Omni-channel management lets you connect with customers whenever they want and wherever they go—across online interfaces, chat and chatbots, mobile devices, and social networks—without losing context.
- Predictive analytics and adaptive decision management anticipate needs, recommending the next best action or suggest relevant payment offer to the customer in real time.
- Standards-based integration with legacy systems provides a complete, real-time view of the customer, eliminating business silos that create inefficiencies and compliance issues

Maximize Visibility and Control

- Unlimited campaign treatment analysis and deployment as well as real-time feedback on the success of treatments improve portfolio penetration rates.
- “Self-learning” models leverage adaptive analytics and previous actions in the collections process to automatically apply strategy refinements during subsequent interactions.
- A complete audit trail tracks all activities for tight control.

Efficiently Scale Collections Operations

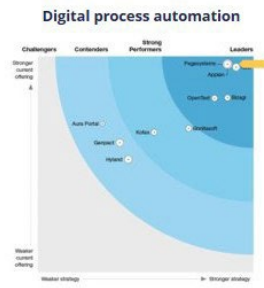
- Rules-driven processes consistently employ risk strategies and regulations during the customer conversation regardless of the channel chosen or representative skill sets.
- Automated monitoring tracks payments against a promise or payment plan, incorporating payment behavior into contact strategies and process guidance.
- End-to-end automation ensures tasks are managed in accordance with service policy; including queuing, skills-based routing, and escalation based on service-level agreements and prioritization.
- Advanced knowledge management provides the most relevant information to the user with minimal configuration or searching.

Rapidly Deploy and Continuously Adapt

- Pega’s build-once-and-reuse-everywhere capabilities let you share application assets across products, lines of business, geographies, and channels.
- Intuitive wizards guide the strategy manager to quickly create new personalized outbound contact strategy to optimize the outcome for both the bank and the customer.
- Familiar tools make it easy to update processes, rules, interfaces and other components without writing any code, facilitating rapid response to new opportunities and changing regulations.
- Pre-defined, easily configured processes, rules, object and data models, interfaces and other application assets minimize implementation time.



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The Only Unified Architecture for Digital Transformation

“The highest reference customer rating for customer usability. The best ability to build, maintain, and change complex cases. The highest overall product satisfaction ratings.”

