



# Ample Collection



## Solution for Debt Management and Collection

Scorto™ Ample Collection is a tailored solution specifically for debt management and debt collection process automation.

The key processes performed by Scorto™ Ample Collection are:

- Debtor segmentation and prioritization;
- Differentiation of the measures taken to prevent late payments and collect existing debts;
- Development of collection strategies, testing, deployment and running;
- Collection efficiency and collectors performance monitoring.

### Specialized Workplaces:

- Soft collector;
- Medium collector;
- Hard collector;
- Legal department;
- Fraud department.

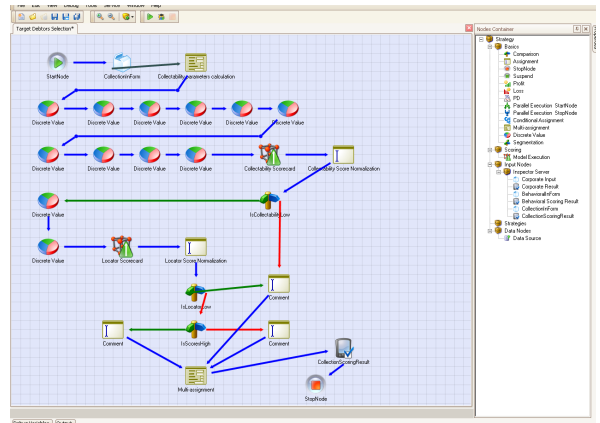
While all these tasks are being efficiently performed, Scorto™ Ample Collection is still an easy-to-use and intuitive tool for debt recovery enhancement and automation.

### Key Features and Advantages

Based on proven scoring technologies and in-depth knowledge of debt management process Scorto™ Ample Collection utilizes industry best practices for debt management. The solution provides:

- **Flexible management of several portfolios** / credit products;
- **Assistance throughout the full cycle of debt recovery**, including soft, medium, hard and legal collection;

- **Customizable workplaces** and document templates;
- **Use of scoring models and collection rules** to evaluate, rate and segment borrowers;



- **Maximum automation of collectors' actions:** SMS / e-mail auto-sending, auto-calls, letter auto-printing;
- **Automated interaction between collection departments** (soft, medium, hard, legal and fraud);
- **Specialized reporting** — collectors / branches performance, amount of repayment, delinquency transition, promise-to-pay made / kept statistics, effort analysis etc.

Implementation of Scorto™ Ample Collection in a lending organization will result in a significant increase in debt management efficiency and optimization of debt recovery expenses, while decreasing the amount of outstanding payments your company is owed!

### How does it work?

Scorto™ Ample Collection comprises a number of functional components, each responsible for a particular business task.

- **Scorto™ Ample Collection** – Debt management and debt collection processes automation;
- **Scorto™ Supervisor** – Activity monitoring, management and operating reporting;
- **Scorto™ Model Maestro** – Scoring model development.

# Debt Management and Debt Collection Processes Automation

With Scorto™ Ample Collection debt management and debt collection process automation is achieved through development of a debt management strategy - a comprehensive assessment and management algorithm, that automates borrower scoring, rating and segmentation, and performs selected actions towards different borrower segments.

These strategies are created as visual models in the Ample Collection edition our strategy design module - Scorto™ Strategy Maven.

A number of automated and manual actions towards the borrowers can be included into a strategy: SMS, e-mail, letter, phone call etc.

The strategies are then uploaded to the decision making server – Scorto™ Ample Collection Core. The system routes the tasks between the workplaces of employees of different collection departments and monitors how these tasks are executed.

The server not only performs automatic scoring calculations and checks, but also ensures that debtor management tasks are executed by corresponding collectors in the correct sequence.

Scorto™ Ample Collection workplaces' functionality facilitates automation of the tasks execution and reduces collectors' time efforts.



## Monitoring

Basic reports, such as daily / weekly / monthly performance reports for collectors, branches etc., are integrated into the Department Heads' workplaces.

### 3 Main Ratings:

- Locator score;
- Collectability score;
- Self-cure score.

For comprehensive collection efficiency analysis Scorto offers its Supervisor tool. With its intuitive drag-n-drop and drill-down interface it offers easy access to all aspects of collection efficiency and departmental performance.

## Scoring Model Development

Scorto™ Model Maestro software is a perfect tool for development of your collection scorecards.

It facilitates the analysis of historical data and effectiveness of debt management actions as well as creation of models for rating the borrowers by three main ratings, namely, Locator Score (probability of contacting the debtor), Collectability Score (probability of debt recovery) and Self-cure Score (probability of debt recovery without collection activity).

## Advanced Reporting:

- Collectors / branches performance;
- Amount of repayment;
- Delinquency transition;
- Promise-to-pay made / kept statistics;
- Effort analysis etc.

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