

KATABAT

# FlexCollect®

The Industry's  
Pioneering  
Collections  
System



# FlexCollect®

Katabat's FlexCollect is the pioneering adaptive collections system that enables lenders to centralize strategy and deploy completely synchronized collection offers, contacts, and treatments.

Solution	Description	Benefit
FlexCollect® Synch	Comprehensive full channel collections dialogue	Synchronizes the entire collections dialogue, including offers, treatments, and communications
FlexCollect® Web	Web-based self-service collections solution	Enables customer self-service 7x24 Easy extensible to full channel dialogue (Synch)
FlexCollect® Agent	Complete collections system leveraging full channel collections dialogue	Accelerates agent productivity and increases yield by giving agents access to the entire customer dialogue
FlexCollect® MOD <sup>SM</sup>	Katabat's managed service solution for modifying servicing operations	Provides complex decisioning, customized workflows and comprehensive visibility needed to fully address loan modification challenges

## Katabat delivers FlexCollect

A comprehensive, managed service solution so clients gain rapid access to outsized ROI results without up-front capital expense or any changes to their existing collections technology infrastructure.

Clients can immediately leverage an enterprise-class platform and infrastructure that is fully supported management system that is fully supported by Katabat's expert operations and development staff.

By gaining access to services that are already in production, clients can quickly deploy new channels, programs, or strategies with minimal effort.

All Katabat solutions are built on a series of core components that encompass Katabat's unique intellectual property, including FlexCenter, FlexSite, FlexStation, and FlexConnect interface management system.

## Blow Away Business as Usual

- Synchronize the collections dialogue with each customer
- Increase collections payments
- Right-size spending across all customer contract channels
- Improve agent productivity by 20 percent or more
- Reach agent-averse debtors
- Optimize offers, treatments, and communications based on the comprehensive visibility to the whole dialogue.

# FlexCollect® Synch

Centralize Strategies to Create a Coherent Collections Dialogue

FlexCollect Synch enables collections organizations to improve efficiency and effectiveness by overcoming the operational barriers created by uncoordinated offers, treatments, and communications- as well as siloed organizations and technology platforms. FlexCollect Synch enables clients to create a single, unified collections dialogue with each customer.

## Katabat FlexCollect Synch

FlexCollect Synch provides the Industry's only fully synchronized collections dialogue- delivered as a managed service solution.

FlexCollect Synch's innovative delivery mode! offers clients a number of unique advantages.

FlexCollect Synch creates a single, unified collections dialogue by leveraging functionality across the FlexConnect platform : FlexSite, Flexcenter and FlexPort.

### The benefit of FlexCollect Synch's innovative delivery model

Eliminate CapEx and reduce OpEx by gaining immediate access to a production system - no need to procure hardware, software, and undertake extensive system integration work.

Implement in days rather than months, maximizing near-term impact on operational and financial results

Deploy new strategies or services without IT having to make changes to underlying systems

Obtain an enterprise-class user experience with nowhere near the investment needed for a build-it-ourselves solution

### The benefits of a single, unified collections dialogue:

Increase payment yield (reducing losses) by reaching customers that aren't engaging using traditional approaches

Reduce roll rates by capturing payments earlier

Right-size channel spend by targeting dialogue based on customer preference

Obtain complete visibility into the performance of all offers, treatments, and communications per debtor to measure effectiveness

Leverage transparency of operational champion/ challenger

data to immediately adapt collections strategies as part of a continuous optimization program

Retain valued customers by engaging them in mutually beneficial dialogue rather than inundating customers with offers they won't take using channels they don't use

To learn more about how Katabat's managed service solutions could help your collections organization collect more and spend less, please call us at (302) 502-3050 or visit [katabat.com](http://katabat.com)

# FlexCollect®

## The Industry's Pioneering Adaptive Collections System

**What We Do:** With its FlexCollect platform, Katabat enables collection operations to deploy a comprehensive self-service strategy that reduces costs through synchronized customer dialogue and increases payment yields through individualized payment program offers.

### Why we are different?

Business As usual	Katabat's Solution	Key Benefits
Agents determine talk-off program offers, and account treatments.	Strategist determines communication strategies, program offers, and account treatments.	Utilize multiple communication channels in a synchronized fashion to maximize contacts while minimizing spend. Offer payment programs at the customer level, increasing your payment yield. Improve customer service by providing agents a view to all customer interactions.
Self service Websites that are inflexible and cannot keep up with the fast paced changes in today's collections environment.	Provide a dynamic Web site as part of the overall dialogue where customers can make payments view available payment plans, update contact information and schedule appointments with agents.	Secure incremental payments from "agent averse" customers who otherwise may not pay you. Save money by allowing customers to self-serve. Make changes "on the fly"- offer new payment programs, ask customers to complete surveys and change Website content dynamically.
Agents cannot view the entire dialogue with the customer, and therefore do not understand the offer strategies that have been employed on an account and all interactions to date.	Provide an agent workstation where the agent can view all previous activity with the customer in an easy to use, graphical user interface.	End "the left hand does not know what the right hand is doing" conversations with your customers. Maximize payment yield by understanding the offers the customer has received to date . Empower your agents to understand the timing and content of letter, text, IVR, e-mail, and dialer
Technology changes are difficult and time consuming due to IT constraints. By the time the change is finally deployed, it is obsolete	FlexCollect is offered as a managed service solution, and works with your current collection system and communication channels. Katabat does what we do well (technology), so you can do what you do well (collect).	Rapid, reasonably priced solution implementation Once implemented, changes can be made immediately to strategies and treatments, allowing you to see the benefit of your changes tomorrow, not when the next release is scheduled.