

# Enhancing Debt Collection Efficiency

Innovative Strategies and Technology Integration for  
Improved Customer Experience and Collection Success





## Client Overview

We have a long standing relationship of almost 13 years with this multinational banking and financial services conglomerate. We were tasked to handle recoveries across key portfolios, including Credit Cards, Personal Loans, Home Loans, and Vehicle and Asset Finance. Despite South Africa's tough economic conditions, we consistently ranked 1st and 2nd place. With robust strategies and specialist teams, we maximized yield while adhering to client governance. The client values our consistent improvements and competitive edge in the debt collections industry.

## Situation Analysis/ Background

We handle recoveries for the client on key portfolios, which include Credit Card, Personal Loans, Home Loans, and Vehicle and Asset finance. The portfolios consist of either on-balance sheet or post write-off matters.

## Solution provided

We are a well-recognised and trusted partner in the debt collections industry and provides all its clients with a one-stop solution in early to late-stage collections, post write-off collections and litigation. Our strategies are robust and include omni-channel digital communication to maximise yield % across the portfolios that we oversee.

Where contact is a challenge, we apply a tiered approach in securing additional information through batch tracing, skip tracing and social media tracing, whilst adhering to our client's governance and compliance requirements.

## Key Challenges

South African consumers are grappling with tough economic challenges, including high unemployment and interest rates, which are reducing disposable income, driving up the cost of living, and in servicing debt commitments.

The credit industry in South Africa has changed as many credit providers are selling off their debt sooner when compared to previous years.

# Results Achieved



## Key Learnings

The client is continuously looking at different External Debt Collectors (EDCs) and it is important for our team to maintain the highest quality service delivery to ensure a long and trusting relationship. We are constantly improving on processes to exceed our clients' expectations.



Contact us to discover how we can achieve similar results for your organisation:  
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