

# Delivering Value to Your Organisation

Increase collections cash-flow

Raise productivity with automation, workflow design and integration to related systems

Preserve and enhance bank's professional and socially responsible reputation

Reduce provisions and write-offs with early detection and prevention of delinquent loans

Increase compliance with policies, regulations and approval authorities

Ensure accurate and timely reporting on delinquency, provisions and collection performance



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Theta Service Partner  
Credit Workflow Solutions Specialist

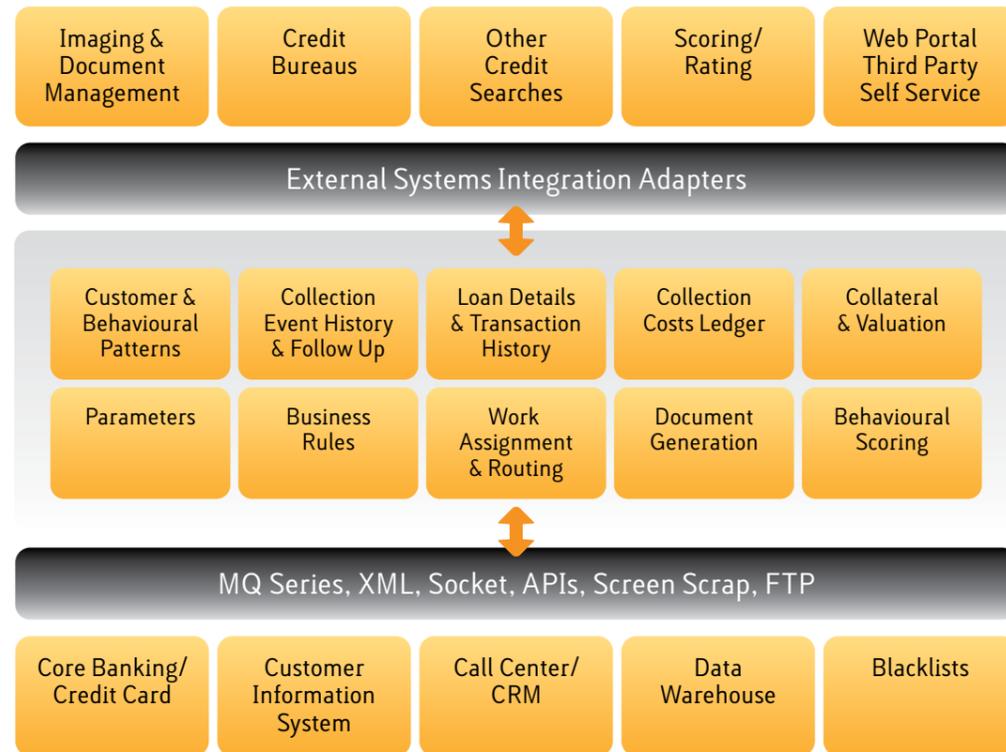
## Empowering Your Credit Business

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Theta RESTORE helps banks to track and drive the entire collection and recovery workflow from the time of the first missed payment, through statutory reminders, promises to pay, legal proceedings and enforcement, and on to the write-off or restoration to performing status. A complete view of customer, loan, collateral and delinquency information and collection events aid collectors' effectiveness and productivity.

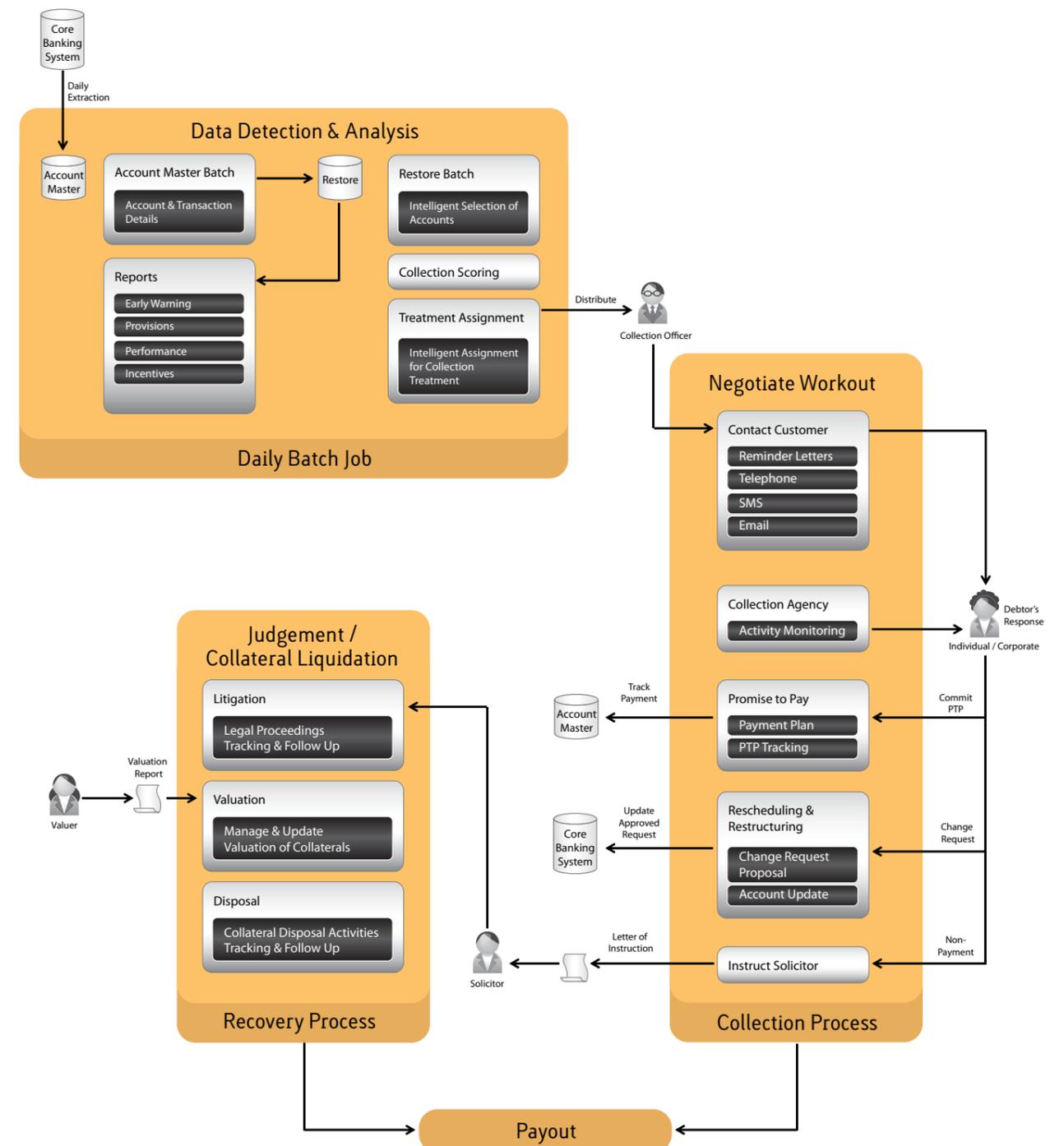
## Components

Theta RESTORE can be directly integrated with third party applications and tools to provide a seamless end-to-end collection and recovery process.



## Loan Collection & Recovery Processes Supported

Theta RESTORE is able to meet the needs throughout the life cycle of your collection and recovery processes.



## Features

The rich features and functionalities built into Theta RESTORE are a reflection of our in-depth knowledge and experience in credit management. Its comprehensive Out-of-Box functionalities and flexibility provide you with the solution to meet your collection and recovery needs. Some feature highlights include:

- Behavioural monitoring of loan portfolio for potential delinquency
- Complete 360° view of delinquent customer relationship, related loans and collaterals
- Complete history of collections and recovery activities
- Tracking of promises-to-pay made and automated matching to payments made
- Automated generation of arrears letters, payment reminders, arrangement/reschedule/restructure documentation
- Tracking of collections and recovery costs
- Rating of external service providers such as tracing agents, lawyers and auctioneers
- Tracking of cash-flow, service level, cure rates, and collectors' time utilisation
- Computation of collectors' and agent incentives
- Fully parameterised and highly configurable workflow and procedural flow for efficiency and regulatory compliance
- Integrated document scanning and imaging for paperless operation