SUMERU

EN ENTERPRISE TIGER ™
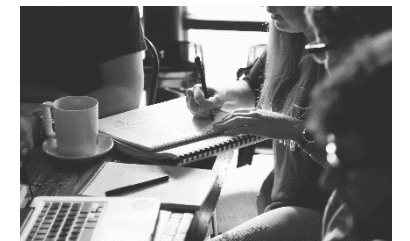MOBILE | NIMBLE | SECURE

ENTERPRISE TIGER | EN COLLECT ™

Bring awesomeness to the way you collect

Collect   More | Faster | Smarter

The Key Challenges Summary

Meeting and Exceeding Targets?
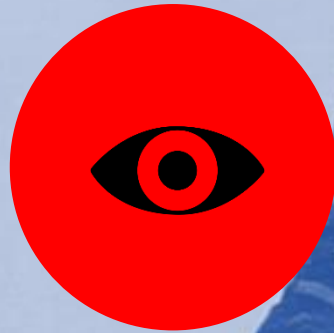
Lack of Visibility

Slow speed of collections
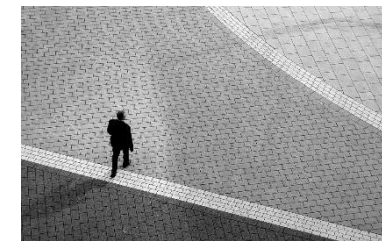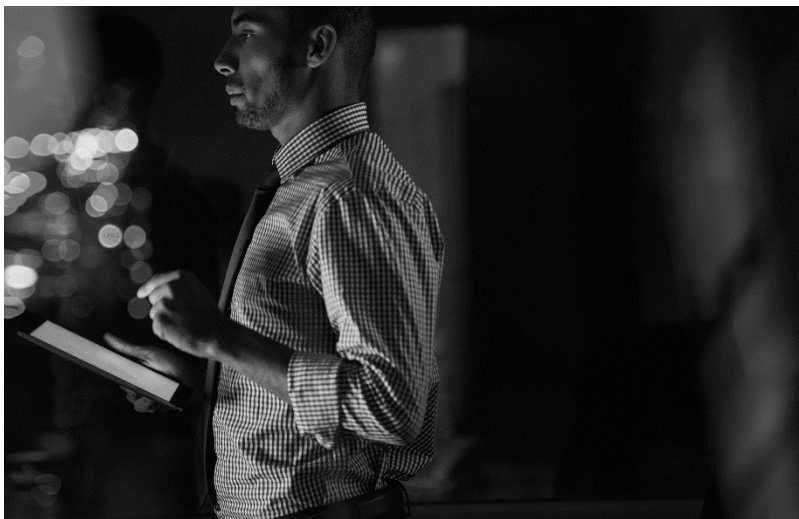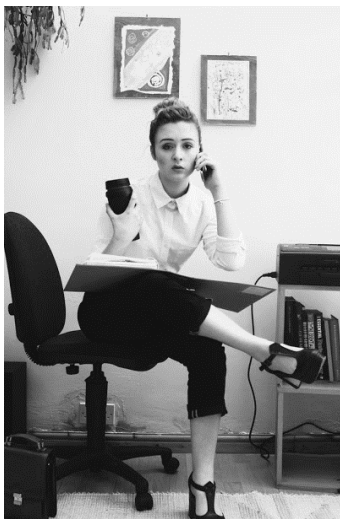
High Cost

Low span of control

The core components of ENCollect
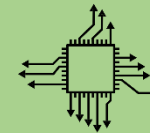
ENTERPRISE TIGER | EN COLLECT™

- End to End digital collections management
- Omni Channel - Digital
- Mobile, Reports and Configurable Workflow
- RAD platform - Technology that scales and is secure
- Support Services for Software Utilization

Everything collections! End to End Digital

1 User Management

Onboard all collections staff, agencies and agents

4 Account allocations

Allocation to agencies and agents – Rules based system. Instant allocation to respective devices. Field agents get accounts allocated directly to the mobile app.

5 Tele-caller + Field collections

Connecting tele-caller dialer system. Mobile app assisted pickups, status updates and e-receipt issuance

6 Payments

Tracking of payment from collection to posting against customer account

2 Set targets

Web based system to set and allocate targets to agencies and agents

3 Communication

Send pre-due reminders and dunning letters

Reconciliation 7

System driven reconciliation with the bank statement

Settlement, Legal and Repossession processes

9 Hardship Tools

MIS reports and tracking 8

Real time effort, performance and money tracking

Omni Channel – integrated fully digital channels

Self Service & Assisted

Dialer Integrated
Integrated to your favorite auto dialer system.

Field Mobile App
Mobile Apps for Field Collectors. Automatic allocation while on field. E-receipts

Online Payments
ENCollect integrated payment gateway

Web interface for branch
Collect payments and issue e-receipts using web interface for branch walk-ins

Online

Cheque

Card

Cash

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Mobility, Automated Reports and Configurable Workflows

Money Movement Report
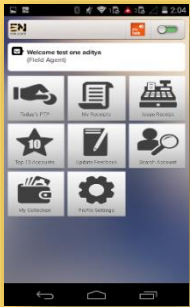
Intuitive Mobile Apps

For field pickups, managing activity queues, effort tracking, receiving notifications, viewing dashboards

Automated Allocation & Notifications

Rules to allocate automatically to branches, agencies, agents and tele-callers. Quick re-allocations with a press of a button

Notification rules can be set up to inform managers and agents about changes in statuses.

Mobile Field Collections

e-receipts
Instant trail update
Cash collection
Manage accounts
Notifications

MIS reports, Dashboards, Performance Reports, Analytics

Consumer Loan 45%
Bike Loan 25%

North
East
West

Configurable Workflows

Define roles and organizations.. Field level access control. Maker, checker, approver flow

Technology designed to scale and be nimble and secure

Next: Usage Assurance

Security layer in all modules

Dunning Letters

SMS

eMail

Customer Communication

Settlement

Legal

Repossession

RAD platform, Web Services, Transactions Management, Workflow Engine

FLEXAGON

Business Logic, Queues, Business Workflows

Field Mobile App

Tele-caller – Dialer System

Collection Branch / Agency

Allocations (Follow ups, Pick ups, Recovery)

Database

Payment Tracking

Staff and Agency Management

Reports

Core Banking System

LMS

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ENTERPRISE TIGER
MOBILE | NIMBLE | SECURE

Usage Assurance, L1 Support and AMC

Our services make sure you get 100% benefit of the product

Our Goals are tied to your goals

One of the largest NBFCs of India listed in Mumbai stock exchange uses ENCollect

99% of field collections on ENCollect e-receipts.

2000+ field agents across 320+ agencies use ENCollect mobile app for collections

180,000+ e-receipts cut every month

~INR 176,00,00,000
(or $29 Million) per month collections

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Sumeru provided Usage Assurance during first 3 months of ENCollect implementation

Partners in success: The client is rapidly expanding their portfolio and entering new countries. The entire collections operations will be run on ENCollect.

Thank you