

Affiniti

The smart choice in
Delinquency Management



Affiniti the award winning Delinquency Management System

National ICT Awards NBQSA 2019, Merit award under FinTech Category

Affiniti is an award winning automated recovery platform that allows companies to monitor, remind and collect payments through an end-to-end automated delinquency management system. Trusted by Sri Lanka's largest banks and financial institutions to recover all types of loans, leases and credit from corporate and individual clients, Affiniti has enabled banks and corporate firms to automate their recovery processes by identifying receivables and take prompt action according to age bucket analysis.

Affiniti's unconventional recovery functions include early warning system, legal diarizing, yard management and auctioning, enabling enterprises to streamline and automate the entire recovery process. It is designed to commence the recovery process before a payment is flagged as overdue.

This pro-active approach has minimized human intervention in the recovery process, reduced cost of recoveries, and has significantly increased efficiency and productivity, as well as speed and convenience of delinquency management.

The Affiniti platform can be integrated in a simple SME setup or in any sophisticated banking and ERP system or even a central data warehouse.



Reduces Cost

Being an automated recovery process, there is a significant cost saving in staff and related administration and operational expenses.



Increase recovery probability

The inbuilt early warning systems and frequent automated follow up mechanism increase the recovery probability



Increases productivity through automation and AI bots

It ensures 24/7 monitoring and updating of information; analysis of customer data to flag high risk loans, generate potential customer information and a 360 degree overview per customer for intelligent decision making

For more info
SCAN HERE !

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Banks, Finance Institutes and Telco companies simply love it, because the need for recoveries is **NOW** more than ever...



Affiniti Core Modules

DATA CONNECTOR – allows a single platform to draw data from multiple platforms seamlessly so that all relevant data can be viewed under one platform

WATCH BUCKET MANAGER – manages the age bucket progression and assign leads accordingly to save time

RECOVERY RULE ENGINE – generates recovery leads using multiple parameters on customer behaviour

AUTOMATED RECOVERY & RISK MATRIX SCORING – use AI to assess customer recovery and to assign risk scoring for accurate customer assessment

LEGAL DIARIZING – tracks payment records and automates the legal processes from opening case, scheduling case date to preparing documents

NOTIFICATION PLATFORM – automated notifications are sent to customers and managers minimizing delays in notifications and alerts

RECO – AI bot as first interaction with customers at beginning of recovery process. It supports all first level hardship and payments assistance and assessment.

AUCTION MANAGER – automatically migrates to auction process by initiating valuation, grading, categorizing, sending out auction notification

CUSTOMER AND ACCOUNT 360 – provides 360 degree customer credit view including payment history, customer scoring for smart decision making

REPORTING ENGINE – can generate multiple reports at any given time making reporting speedier and efficient



Key Benefits

- Paperless follow ups, notifications, reports and records
- Follow up traceability and visibility
- Enhances employee productivity and lowers stress
- Pro-active approach with early warning signals
- Unified data accessibility with consolidation of data across multiple systems
- Efficient and effective platform with improved profitability
- Improved FTE optimization – One customer One call model
- Eliminate customer embracement



Technological Supremacy

- Machine learning and AI capability
- Use of RPA Technology along with Cognitive Bots
- Modular architecture



Why Choose Affiniti

- Incomparable customization
- Easy localization
- Flexibility of integration
- Superior Customer Service
- Trusted by many reputed companies



Key Features

- Risk Matrix Score
- Hardship capturing
- Management Dashboards
- Engagement Intelligence to enhance productivity
- Cognitive BOT to engage and interact with clients
- Automated bucket allocation and assignment of recovery leads
- End-to-End single platform for collections up to legal diarization
- Comprehensive automated notifications platform with letter template generation



AFFINITI SOLUTIONS

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