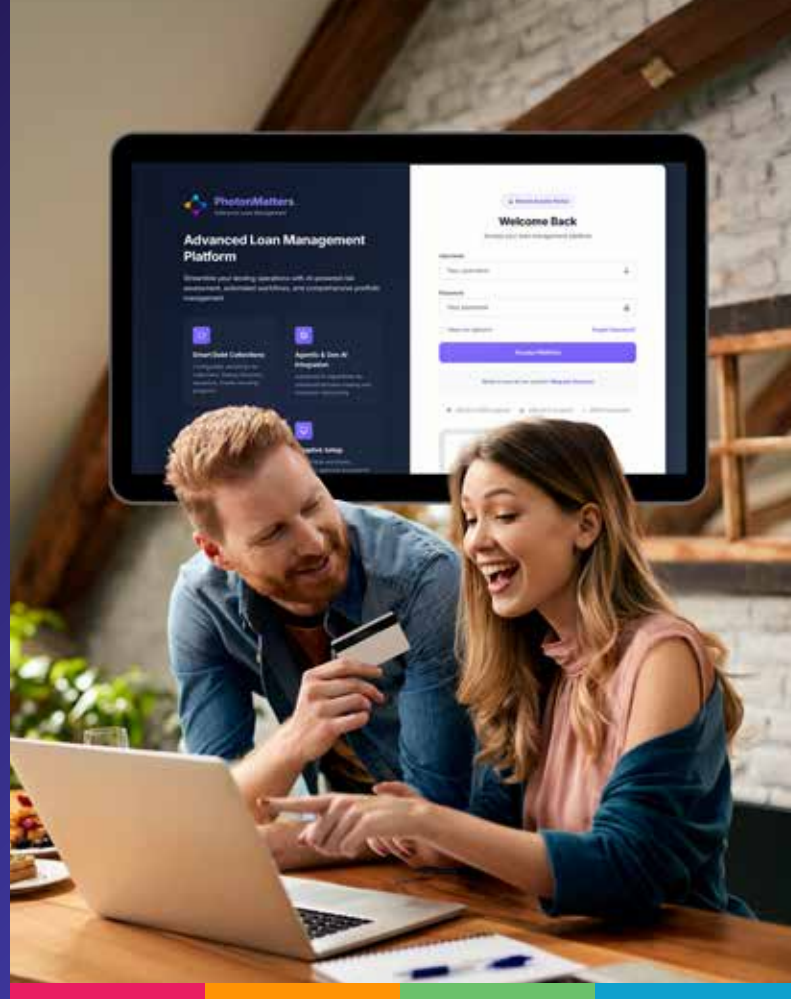


Debt Collections Module

You Can't Scale Lending If Collections Still Runs on Guesswork

Most lenders have made significant investments in:

-  Digital onboarding
-  Instant credit decisioning
-  Seamless disbursements



➔ **PhotonMatters Predictive Collections Module is built to close this gap — at its core.**

Yet collections, the single biggest driver of portfolio health remains outdated, driven by:



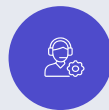
Static DPD
buckets



Manual
follow-ups



Disconnected
systems



Agent-dependent
outcomes

This gap doesn't just increase NPAs. It directly impacts **customer trust, regulatory posture, operating costs, and long-term growth.**

Key Highlights

- ✓ AI-driven collection strategies
- ✓ No-code workflow automation
- ✓ Regulatory-ready audit trails
- ✓ Borrower self-service portals
- ✓ Omnichannel communications
- ✓ Rapid deployment in weeks

PhotonMatters Debt Collections Module is an **intelligent, configurable, end-to-end collections and recovery platform** for banks, NBFCs, MFIs, SACCOs, and digital lenders.

It combines **borrower self-service, AI-driven decisioning, and automated workflows** to improve recovery outcomes while remaining compliant and customer-centric.

Smart Debt Collection, Reimagined

Move beyond manual follow-ups and static DPD rules. PhotonMatters dynamically adapts collection strategies based on **customer behavior, risk signals, and repayment patterns**.

Borrower Self-Service Experience

Empower customers while improving recovery:

- ✓ Flexible payment options
- ✓ Hardship and restructuring requests
- ✓ Digital settlements and negotiations
- ✓ Real-time status visibility
- ✓ Transparent, consistent communication

Intelligent Collection Automation

- ✓ Rule-based and AI-assisted segmentation
- ✓ Automated reminders and escalations
- ✓ Field agent and legal workflows
- ✓ Settlement authority controls
- ✓ Credit bureau integrations

Built for Compliance & Scale

- ✓ Rule-based and AI-assisted segmentation
- ✓ Automated reminders and escalations
- ✓ Field agent and legal workflows

Workflow-Driven Operations

Design, manage, and optimize collections using **BPMN-based visual workflows** across:

- ✓ Flexible payment options
- ✓ Hardship and restructuring requests
- ✓ Digital settlements and negotiations
- ✓ Real-time status visibility
- ✓ Transparent, consistent communication

Operational Dashboards & Analytics

- ✓ Recovery rate tracking
- ✓ Agent and queue productivity
- ✓ SLA and compliance monitoring
- ✓ Strategy effectiveness insights

- ✓ Settlement authority controls
- ✓ Credit bureau integrations

Ideal For



Banks & Credit Unions



Digital & Embedded Lenders



NBFCs & MFIs



Telecom & Retail Credit Programs

Business Impact

20–40%

higher recovery rates

60–80%

reduction in manual effort



Faster resolution cycles



Improved customer experience

Transform collections from a cost center into a strategic advantage.

[Schedule a demo →](#)

to see PhotonMatters Debt Collections Module in action.