



# AXFINA GROUP

## DIGITAL RECEIVABLES MANAGEMENT

# WE REINVENT RECEIVABLES MANAGEMENT



## Digital - First Receivables Management

Our preparatory technology supports a smart not hard management of your outstanding loans and receivables

We combine digital and human capacities to deliver outstanding high paybacks



## Service-to-Buy

We apply fixed servicing fee for handling whole receivable management

When service period ends, we can acquire remaining balance

# YOUR BENEFITS



# DIGITAL-FIRST RECEIVABLES MANAGEMENT

## Why digital-first?

- + Increased repayments
- + Lower costs
- + Better user experience of your clients

It's not always all digital. We also apply call-center and legal actions, if required, to optimize collection results for you!



Omnichannel Communication



Client self-service



One-click payments



Collection Strategy & Analytics



Reporting

# PRODUCT SUITE

## Digital Collection Platform-as-a-Service

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*Add digital capabilities to your  
collection operations*

- ✓ White label digital platform
- ✓ Collection strategy advisor
- ✓ Self-service debt management
- ✓ Clients' access via web & app
- ✓ Online repayments
- ✓ Omnichannel communication
- ✓ Data analytics
- ✓ Easy API integration

## Digital-first Receivable Management

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*Relax -  
We take care of your receivables*

*Standard pricing - see next page*

- ✓ Managed Service: we perform collection across all life-cycle for you (performing, amicable, legal)
- ✓ Digital-first collection approach complemented by offline activities
- ✓ Standardized collection and engagement procedures

## Enterprise

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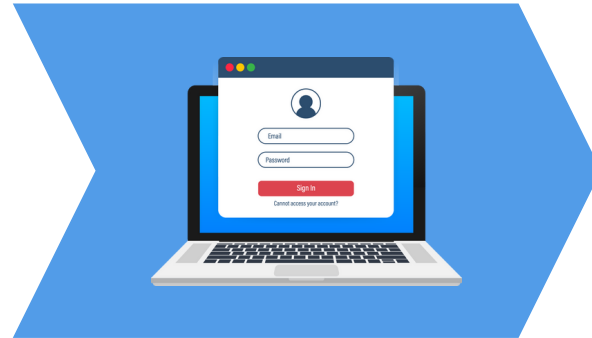
*Too big for standard contract?  
Let us talk*

- ✓ Individual contract fitted to your needs
- ✓ Tailored collection processes
- ✓ Easy plug-in of territories
- ✓ Customizable reporting
- ✓ Service-to-Buy (optional)



# DIGITAL-FIRST RECEIVABLES MANAGEMENT

## 1 - Register



Register via our website

## 2 - Upload



Upload your data to our secured cloud

## 3 - We collect



We perform the collection

## 4 - Reports



Receive reports on the collection performance

## 5 - Cash settlement



Receive the cash on your bank account

## AMICABLE COLLECTION

Standardized prize depending on DPD,LGD, country



## LEGAL COLLECTION

Standardized prize with additional legal costs on a client basis

# INVESTORS



European Bank for Reconstruction and Development, a 24% shareholder of AxFina that fully underpins our trusted and proven vision.

aedc capital

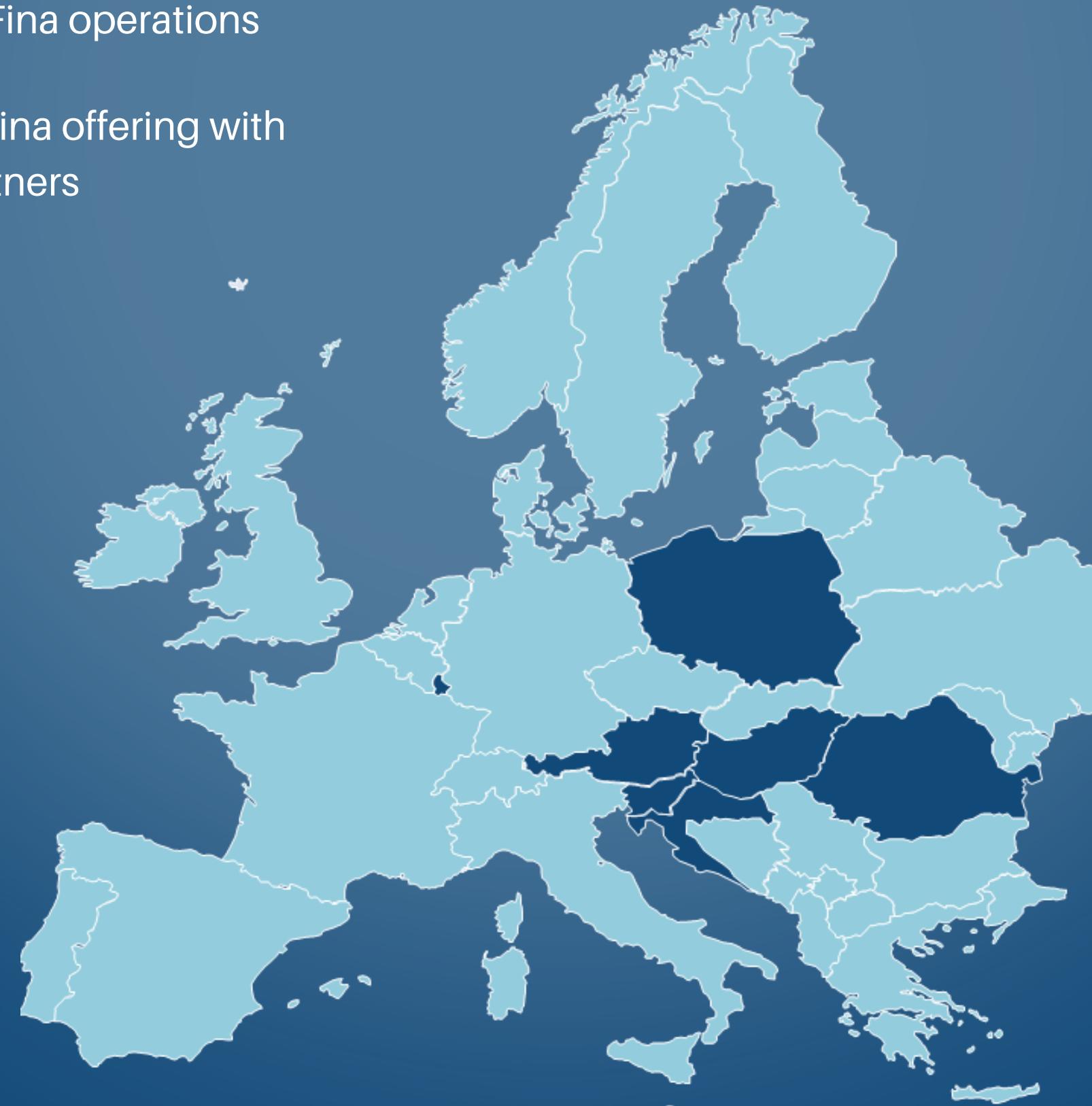
Founded in 2016, AEDC is a family office business based in London investing in European financial services



AxFina operations



AxFina offering with partners



# YOUR CONTACTS

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