



# Financial Services in Uncertain Time

## Soft Collection

### Context

- The previous good economic situation encouraged increased debt granting.
- The current economic context is causing a worsening of loan portfolios. The reasons are twofold:
  - Decreasing portfolios due to tightened loan granting policies.
  - Worse repayment due to customers' worse financial standing.
- Lower quality loan portfolios may cause an increase in capital requirements – meeting increased capital requirements may be challenging in these uncertain times.

### Risks and Challenges

- How to recover debts and motivate borrowers to payment of liabilities without taking legal action?
- How to ensure that the bank is first in the “creditors’ line”?
- How to collect debts most efficiently?
- How to combine all information on the customer and use it to collect debts as soon as possible?

### How Deloitte can help

Increasing collection efficiency through:

- 1) Defining quickly implementable improvements in existing collection processes.
- 2) Remodelling collection processes according to market best practices.
- 3) Defining an overall customer collection approach (instead of a product approach).
- 4) Supporting implementation of modern IT collection solutions.

Contact us for more information: [infocz@deloittece.com](mailto:infocz@deloittece.com)

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