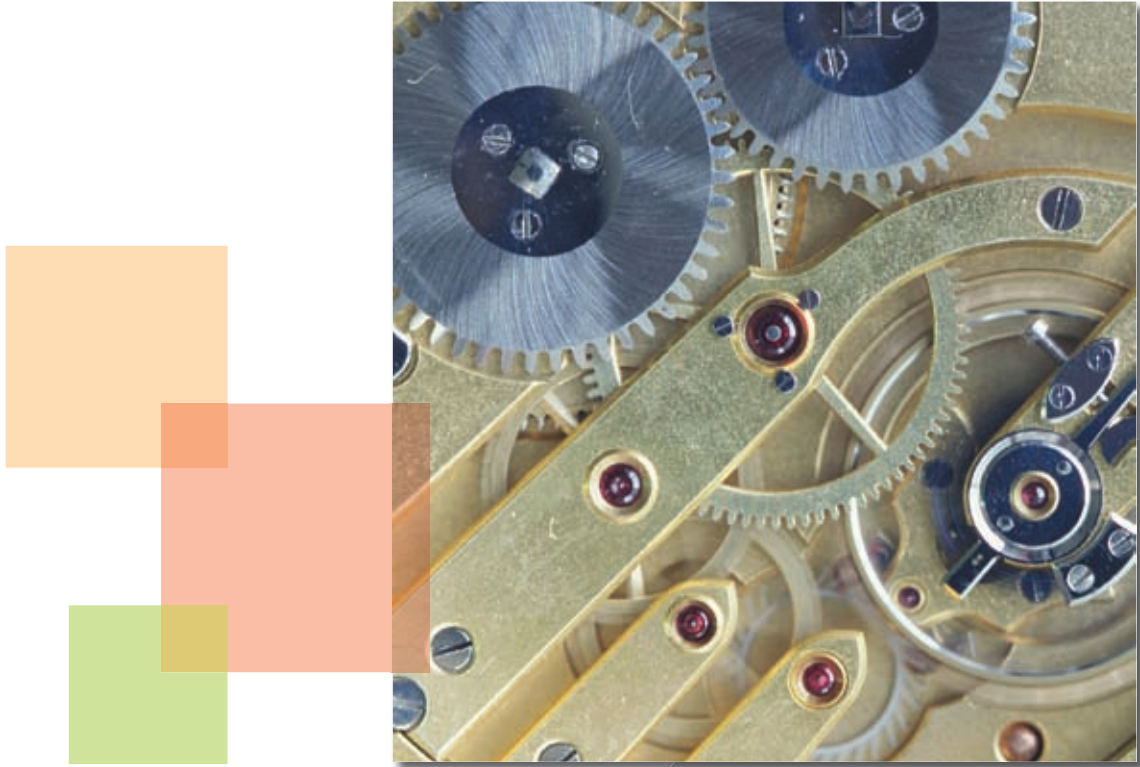


Ample Collection



SCORTO
Credit Scoring Solutions

Purpose of Ample Collection

Collection Scoring is a process, responsible for the determination of the priorities and actions to be taken toward those borrowers, whose state of account is classified as unsatisfactory.

The Ample Collection application can work in the fully automatic or semi-automatic mode.

An efficient process of timely delinquency prevention is highly important for the reduction of the debt and collateral management expenses. Implementing a collection scoring system is aimed at using any existing opportunities for the prevention of the delinquent accounts turning into hopeless debt.

To reduce the time, spent by the staff of a credit organization, as much as possible, a number of strategies, integrated into the collection scoring system, are applied to each group of borrowers. The segmentation of the borrowers into groups is done using scoring models. The system can analyze borrowers based on several models and determine which of the strategies should be applied to them.

The Scorto software allows credit organizations to solve collection tasks by planning and performing timely and targeted debtor management actions at the first signs of delinquency.

The credit organization's experts tune the models and strategies, intended for working with "bad" borrowers, determine the deadlines for the delinquencies, time for the monitoring of the customer base, and actions the system is supposed to perform while working with the debtors.

An important step is determining the periodicity with which collection scoring should be used. On the one hand, the data must be as up-to-date as possible, on the other hand the system must give the debtor some time for reacting to its forthcoming actions, i.e. the debtor must receive a reminder or warning about the delinquency as soon as possible and, at the same time, he shouldn't receive it multiple times, especially after the debt is paid.

The Scorto system offers both "soft" and "hard" collection methods, the application of which is regulated by the set scoring strategy. The "soft" collection methods, such as sending the debtor letters, sms or e-mail messages are aimed at reminding the customer about the need to pay the credit organization in time and notify him about the possible further actions the collection service may take. The "hard" collection methods include debt recovery through court, sale of the debt, fraud-related criminal investigation.



Functionality of Ample Collection

The Ample Collection application performs the following tasks:



Monitoring of databases and collection of customer information
At the set time, the system calls the borrower database. By monitoring the database based on the defined business rules and collection strategies, the application determines the extent to which the borrower is fulfilling his obligations under the loan.



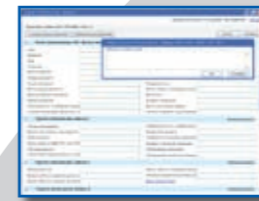
Search for borrower data in the available data sources
When a delinquency is discovered, the system sends all the information available on the customer to the employee in charge, including the data from his credit file and scoring result.



Determination of the further steps in the delinquency-prevention process
According to the approved scenarios of working with "bad" borrowers, the system determines the actions that should be taken regarding such a customer and supervises the sequence of these actions.



Delegation of tasks to the staff in charge, indicating the necessary delinquency prevention actions
The system automatically determines the status of a delinquency and sends the delinquency to the appropriate expert in accordance with the set business rules and strategies.



Automatic notification of the customer about the delinquency and preparation of the materials and data for the staff in charge
In accordance with the approved and set scenarios, the system sends the delinquent customer an SMS or e-mail message, informing him about the delinquency and containing a request to pay the debt. Before sending the letter or making a phone call, the system makes the required preparations by printing out letters, the contact phone numbers, and delinquency-related information. If the "hard" methods of debt collection are used, the system prepares the documentation, required for the transfer of the case to court or sale of the collateral.



Addition of the information on the delinquency prevention measures to the borrower data
The credit organization's employees are relieved of the need to keep records on the delinquency prevention measures. The system determines the required actions in a timely manner and notifies the staff in charge, storing all the information into its own database.

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