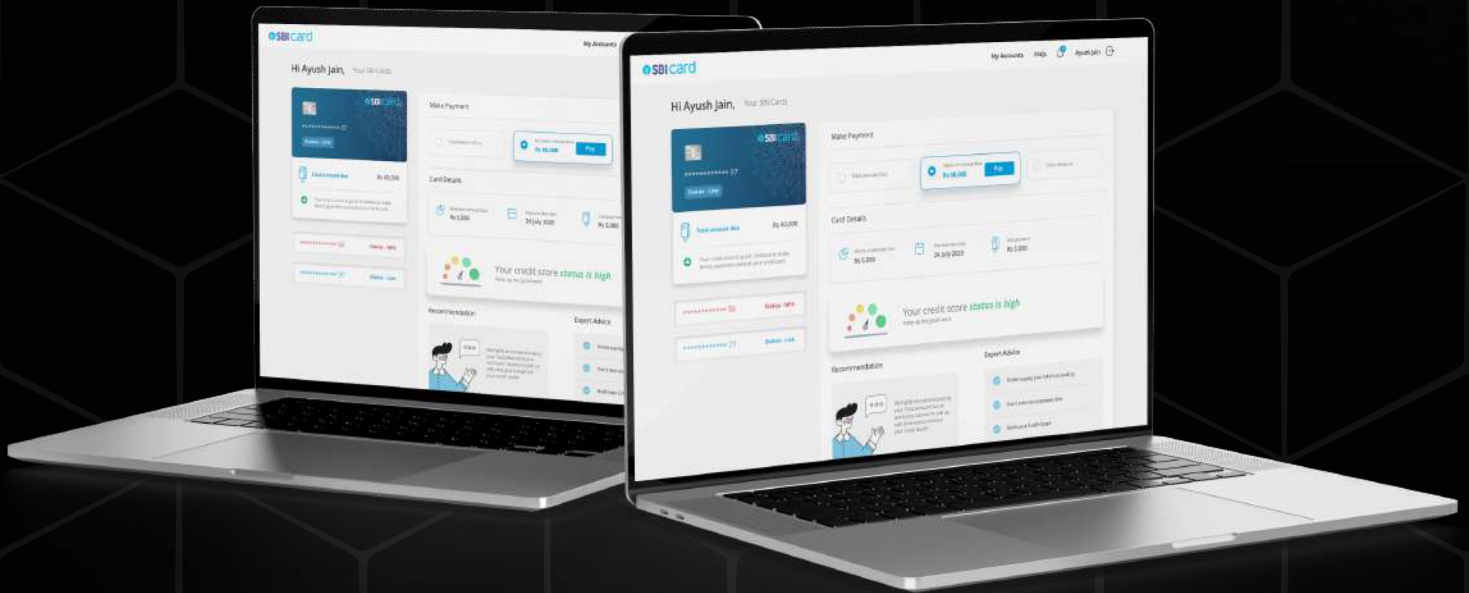


ETHERA



The Next-Gen in Digital Debt Collection

Debt collection is so much more than just reminding customers to repay overdue installments.

Introducing Ethera,
**India's first and only end-to-end
debt management platform**
for Accuracy, Ease, and Insights.



Powerful Data, Incredible Insights

Ethera turns unstructured data into usable information. It assimilates data from an extensive array of external sources, and amplifies information on your customer's contact details, location information, credit standing, and finally, payment behavior.



Tailored Messaging, Extraordinary Reach

Ethera campaigns across millions of customers while simultaneously tailoring messages at an individual level. The result - dramatically increased engagement rates!



Magic Workflows - Adaptive, Intelligent, Exhaustive

When customers interact with Ethera, it automatically adapts their online experience to their profile. So for every conceivable customer portfolio - Ethera knows what to do. It's almost like...magic.



Analytics in High-Definition

See your Data brought to life! Navigate seamlessly between Personalized widgets, live campaign feeds, and Real-Time Industry comparisons, while deriving insights effortlessly into multiple layers of information

CASE STUDY

Reducing account flow into NPA



PROBLEM

Lender was facing a problem with increasing number of NPA accounts in its asset portfolio. The need was to have a scalable and digital solution that could manage the growing loan book and also tackle challenges where traditional methods were proving ineffective.

APPROACH

Each customer was analyzed, profiled, and their data-enhanced using Ethera's proprietary matching algorithms. Subsequently, Ethera's campaign and workflow tools were deployed to enable the following:

- ◆ Advanced customer targeting
- ◆ Online Engagement through multiple media including Email, Text, Visual IVR, Chatbots and Whatsapp
- ◆ Adaptive Customer journeys for individual customer profiles
- ◆ Real-Time online resolution and Score Update using Payment Gateway and Bureau Integration

RESULTS



450 Cr+

Incremental Resolution



15%

Resolution Uplift



35%

Increase in Response Rate

Our partners

