

ExtraCollect Service Definition

1. Service Overview

ExtraCollect Platform: Comprehensive Overview

i. What is ExtraCollect?

ExtraCollect is a cloud-based, Software-as-a-Service (SaaS) platform developed by QUALCO to streamline and optimise the management of outsourced debt collection panels and asset management processes. It is widely adopted across sectors such as utilities, financial services, telco, debt purchase, and the public sector in the UK.

The platform is engineered to:

- Reduce administrative burden
- Enhance operational control
- Deliver actionable business intelligence
- Ensure regulatory compliance and robust data security

ii. Core Features

Panel and Asset Management

- **Multi-Partner Oversight:** Manage multiple debt collection agencies (DCAs) and other debt servicing partners from a single interface, ensuring the right account is with the right partner at the right time.
- **Automated Allocation & Recall:** Algorithms automatically allocate, recall, and recycle accounts based on predefined strategies and real-time performance data.
- **Portfolio Segmentation:** Advanced segmentation tools allow for bespoke strategies across multiple portfolios, placements, and partners.

Client Portal & User Management

- **Role-Based Access:** Six distinct user roles (for clients, agencies, and QUALCO staff) with granular permissions, ensuring users only access features relevant to their responsibilities.
- **Custom Feature Activation:** Advanced features (e.g., tracing, manual transaction entry, restricted customer views) can be enabled via approved requests.
- **Self-Service Controls:** Clients can manage users, placements, and operational parameters directly within the portal.

Business Intelligence & Reporting

- **Real-Time Oversight:** Daily reporting from partner agencies, consolidated into management information (MI) and PowerBI dashboards for up-to-date portfolio performance.
- **Account-Level Activity Visibility:** Every activity by every partner on every account is tracked and visible (including letters, phone calls, SMS, emails).
- **Query Management & Invoice Reconciliation:** Streamlined processes for handling DCA queries, reconciling invoices and cash management.

Debt Sale & Purchase Support

- **Pre-Sale Analytics:** Advanced modelling and segmentation to prepare portfolios for sale, including due diligence support for prospective purchasers.
- **Secure Data Delivery:** Sale files are securely delivered to purchasers, with full account-level activity history available for verification.

iii. Technology & Integration

- **Built on Microsoft Stack:** Utilises enterprise-grade tools including C#, Blazor, JS frameworks, SQL, and PowerBI for backend, frontend, and reporting functionalities.
- **Cloud Hosting:** Hosted in IBM UK data centres, leveraging private cloud environments for security, scalability, and uptime. QUALCO maintains ISO27001 and Cyber Essentials Plus credentials.
- **Integration:** Supports batch file interfaces, delta export modes, and secure APIs for seamless integration with client systems.

iv. Operational Benefits

- **Efficiency Gains:** Clients report significant reductions in manual processes, improved allocation strategies, and enhanced collections performance.
- **Scalability:** Incremental pricing model supports both entry-level and enterprise-scale deployments.
- **Rapid Deployment:** Can be deployed in as little as 8 weeks, including reconciliation of legacy accounts, training, configuration, and support.

v. Security & Compliance

- **Data Security:** All customer data is stored in secure IBM data centres in the UK, with robust encryption and compliance with industry standards and regulatory requirements.

- **Conduct Risk Monitoring:** Centralized data enables easier monitoring of customer journeys and compliance with conduct risk obligations.

vi. Recent Developments & Market Position

- **Platform Updates:** Major UI and functionality upgrades have enhanced visibility, mobile optimization, agent tracking, and subject access request handling.
- **Strategic Acquisitions:** QUALCO's acquisition of Everyday People Financial Solutions' Panel Manager platform has expanded ExtraCollect's client base and accelerated product roadmap development.

vii. User Experience

- **Intuitive Portal:** Clients benefit from a modern, user-friendly interface, customizable dashboards, and deep insight into every aspect of their portfolio.
- **Self-Service & Support:** Clients can manage operational parameters, users, and placements directly, with ongoing support from QUALCO.

Summary: ExtraCollect is a leading cloud-based platform for outsourced debt recovery and asset management, offering advanced automation, real-time oversight, robust security, and seamless integration. Its comprehensive feature set and proven operational benefits make it a preferred solution for organizations seeking to optimize collections, reduce costs, and maintain regulatory compliance.

2. Data Backup and Disaster Recovery: Detailed Overview

2.1. Hosting & Backup

- ExtraCollect is hosted in a secure cloud environment (IBM UK data centres), ensuring robust physical and digital security for all client data.
- Infrastructure provisioning and modifications are managed by QUALCO, maintaining strict controls over the hosting environment.
- The ExtraCollect platform utilises mirrored servers, hosted in different data centres ensuring that all client data is consistently captured and protected. This minimises the risk of data loss due to unexpected incidents.

2.2 Business Continuity

- The platform's business continuity strategy centres on mirrored servers and automated overnight processes. These routines ensure that, even in the event of a disruption, the most recent data is available for restoration.
- Disaster recovery plans are established and maintained, detailing the steps required to restore both service and data in the event of outages, failures, or other emergencies.

- The disaster recovery protocols include rapid restoration processes, aiming to minimise downtime and ensure clients regain access to their data and services as quickly as possible.

2.3. Disaster Recovery Protocols

- In the event of an outage, ExtraCollect activates its disaster recovery protocols, which include:
 - Immediate notification to clients about the nature and scope of the interruption.
 - Regular updates on the progress of resolution and restoration.
 - Restoration of service and data from the mirrored servers, ensuring minimal data loss and operational impact.
- The platform's infrastructure is designed to support rapid failover and recovery, leveraging cloud technologies to restore services efficiently.

2.4 Client Communication

- Clients are kept informed throughout any incident, from initial notification to final resolution.
- The platform's support team provides guidance and updates, ensuring transparency and confidence in the recovery process.

3. Onboarding & Offboarding Support

- **Onboarding:** Initial configuration is tailored to client requirements, including user environment setup, portal access, and training for administrators and users. Additional licenses and training can be provided as needed.
- **Offboarding:** Upon exit, clients receive access to their data and support for secure data extraction and transfer. Account closures and reconciliations are managed through the portal and batch processes.

4. Service Constraints

- **Maintenance Windows:** Scheduled maintenance and updates are communicated in advance. Real-time query updates are available, but some file updates may take up to 48 hours to reflect.
- **Customisation:** The platform supports customisations at the IT infrastructure layer, including storage, SQL server setup, and integration with client systems.

5. Service Levels

- **Performance & Availability:** The platform is designed for high availability and performance, with daily monitoring and support. Service levels are defined in technical reports and SLA documents.
- **Support Hours:** Ongoing support and maintenance are included, with access to client services via dedicated mailboxes and support channels.

6. After-Sales Support

- **Client Services:** Dedicated support is available for portal usage, technical queries, and troubleshooting. Training materials and user guides are provided, with additional support available upon request.

7. Technical Requirements

- **Integration:** The platform integrates with client systems via secure batch file interfaces, FTP services, and web services. Technical specifications are documented for IT teams.
- **User Access:** Secure portal access is managed through unique administrator logins and user licenses. Additional licenses can be purchased as needed.

8. Outage & Maintenance Management

- **Outage Handling:** Outages are managed through disaster recovery protocols and rapid restoration processes. Clients are notified of any service interruptions and provided with updates on resolution.
- **Maintenance:** Regular platform updates and maintenance are scheduled to minimise disruption. Real-time updates for queries; batch updates for files.

9. Hosting Options & Locations

- **Cloud Hosting:** The platform is hosted in secure, compliant cloud environments (e.g., IBM UK), with options for additional storage and infrastructure customisation.

10. Access to Data (Upon Exit)

- **Data Extraction:** Clients retain access to their data upon exit, with support for secure extraction and transfer. All collections are reconciled and transferred to the client's nominated bank account on a weekly basis.

11. Security

- **Security Measures:** The platform includes firewall and security configuration, compliance with data protection laws, and FCA authorisation for all agencies involved. Data is encrypted and managed according to industry standards.