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QUALCO ExtraCollect

Outsourced recoveries panel and asset management, delivered as a service

SERVICE BROCHURE – SEPTEMBER 2026

THE CHALLENGE

The challenge of managing an outsourced panel

Creditors running outsourced collections face the same recurring pressures – and they compound as the panel grows.

- Manual placement, recall and reconciliation soaking up operational time
- Fragmented reporting across agencies, with no single view of performance
- Limited visibility of customer contact and conduct risk at account level
- Growing regulatory and data security obligations across every partner

ExtraCollect resolves all four from a single platform.



What is ExtraCollect?

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ExtraCollect is a cloud-based, Software-as-a-Service platform developed by QUALCO to streamline and optimise the management of outsourced debt collection panels and asset management processes.

Proven across the UK market. Widely adopted in utilities, financial services, telco, debt purchase and the public sector.

01

Reduced admin burden

Automated allocation, recall and recycling replace manual placement and spreadsheet tracking.

02

Operational control

Manage every agency and servicing partner from a single interface, with the right account in the right place.

03

Actionable intelligence

Daily partner reporting consolidated into MI and Power BI dashboards for live portfolio performance.

04

Compliance and security

ISO 27001 and Cyber Essentials Plus credentials, with UK-hosted, encrypted client data.

Deployable in as little as twelve weeks – including configuration, training and support. Optional legacy account migration.

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Core capabilities

Panel management, client portal, business intelligence and debt sale support.



Panel and asset management

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Manage multiple debt collection agencies and servicing partners from a single interface – ensuring the right account sits with the right partner at the right time.

Multi-partner oversight

Oversee every DCA and debt servicing partner from one place, with every activity on every account visible – letters, calls, SMS and email.

Automated allocation and recall

Algorithms allocate, recall and recycle accounts automatically, driven by predefined strategies and live performance data.

Portfolio segmentation

Advanced segmentation supports bespoke strategies across multiple portfolios, placements and partners.

Client portal and user management

Role-based access

Six distinct user roles across clients, agencies and QUALCO staff, with granular permissions.

Custom feature activation

Tracing, manual transaction entry and restricted customer views enabled on approved request.

Self-service controls

Clients manage users, placements and operational parameters directly in the portal.

Intelligence, reporting and debt sale support

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Business intelligence and reporting

Near real-time oversight

Daily reporting from partner agencies, consolidated into management information and Power BI dashboards for up-to-date portfolio performance.

Account-level visibility

Every activity by every partner on every account is tracked and visible, including letters, phone calls, SMS and emails.

Query and invoice management

Streamlined handling of DCA queries, invoice reconciliation and cash management.

Debt sale and purchase support

Pre-sale analytics

Advanced modelling and segmentation prepare portfolios for sale, including due diligence support for prospective purchasers.

Secure data delivery

Sale files are delivered securely to purchasers, with full account-level activity history available for verification.

Conduct risk monitoring

Centralised data makes it easier to monitor customer journeys and evidence compliance with conduct risk obligations.

Technology, integration and hosting

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Built on the Microsoft stack

Enterprise-grade tooling across backend, frontend and reporting – C#, Blazor, JavaScript frameworks, SQL and Power BI.

Secure UK cloud hosting

Hosted in IBM UK data centres using private cloud environments for security, scalability and uptime, with mirrored servers across separate sites.

Open, flexible integration

Batch file interfaces, delta export modes, FTP services, web services and secure APIs connect ExtraCollect to your existing systems.



ISO 27001 | CYBER ESSENTIALS PLUS | UK DATA RESIDENCY

Security, resilience and continuity

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All client data is stored in secure, encrypted UK data centres, protected by mirrored infrastructure and tested recovery protocols.

Data security

Robust encryption, firewall and security configuration, and full compliance with UK data protection laws. Every agency on the panel is FCA authorised.

Mirrored resilience

Mirrored servers in separate data centres capture and protect client data continuously, minimising the risk of loss from an unexpected incident.

Disaster recovery

Documented recovery plans cover immediate client notification, regular progress updates and rapid restoration of service and data.

Business continuity in practice

Automated overnight routines

Ensure the most recent data is always available for restoration.

Rapid failover

Cloud infrastructure supports fast failover with minimal data loss.

Transparent communication

Clients are kept informed from first notification to final resolution.

From onboarding to ongoing service

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A managed lifecycle with clear ownership at every stage – from initial configuration through to day-to-day service delivery.

1

STAGE ONE

Onboarding

Initial configuration tailored to your requirements – user environment setup, portal access, and training for administrators and end users.

2

STAGE TWO

Deployment

Live in as little as twelve weeks, including configuration and integration with your systems. Legacy account migration is available as an option.

3

STAGE THREE

Ongoing service

Daily monitoring, dedicated client services support, training materials and user guides, with service levels defined in your SLA.

All recoveries are reconciled and transferred to your nominated bank account weekly, throughout the life of the service.

Why clients choose ExtraCollect

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Efficiency gains

Clients report significant reductions in manual processing, improved allocation strategies and stronger collections performance.

Scalability

An incremental pricing model supports everything from entry-level deployments to enterprise-scale panels.

A growing platform

Major UI and functionality upgrades have improved visibility, mobile optimisation, agent tracking and subject access request handling. ExtraCollect continues to evolve with feature enhancements and additional functionality added.



12 weeks
Typical time to deploy

6
Distinct user roles

~15%
Average performance uplift*

A leading cloud platform for outsourced debt recovery and asset management – optimising recoveries, reducing cost and maintaining compliance.

*based on information previously shared by clients. This in no way guarantees future performance improvements

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www.qualco.co.uk