



Invisible Collector

*End-to-End
Credit Management Platform*

Private and confidential

Invisible Cloud

INNOVATION THAT MATTERS

Invisible Cloud is an advanced technology company that stands out for creating innovative B2B SaaS solutions, with a strong focus on Research & Development projects.

It strategically collaborates with prestigious institutions, such as the University of Porto, to drive innovation, enhance the excellence of its products and services, and attract talent.



Invisible Collector

A sophisticated, modular, and extensive platform that centralizes debt collection management, integrating both internal and third-party activities. It operates autonomously as part of a banking ecosystem, supporting accounts receivable, bank loans, and outstanding invoices.

The platform covers the entire credit lifecycle, from delinquency prevention to judicial recovery. Its innovative digital approach, powered by AI and ML, delivers a seamless experience for clients and users.

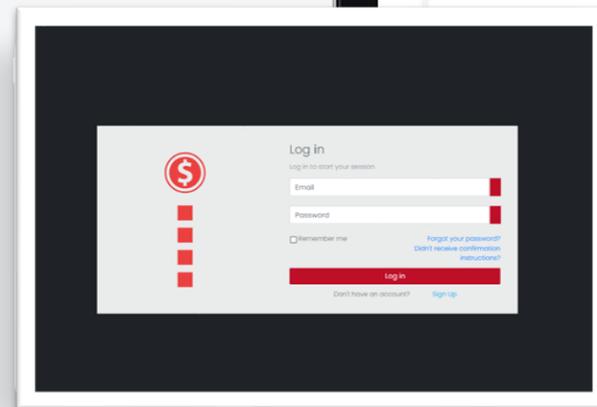
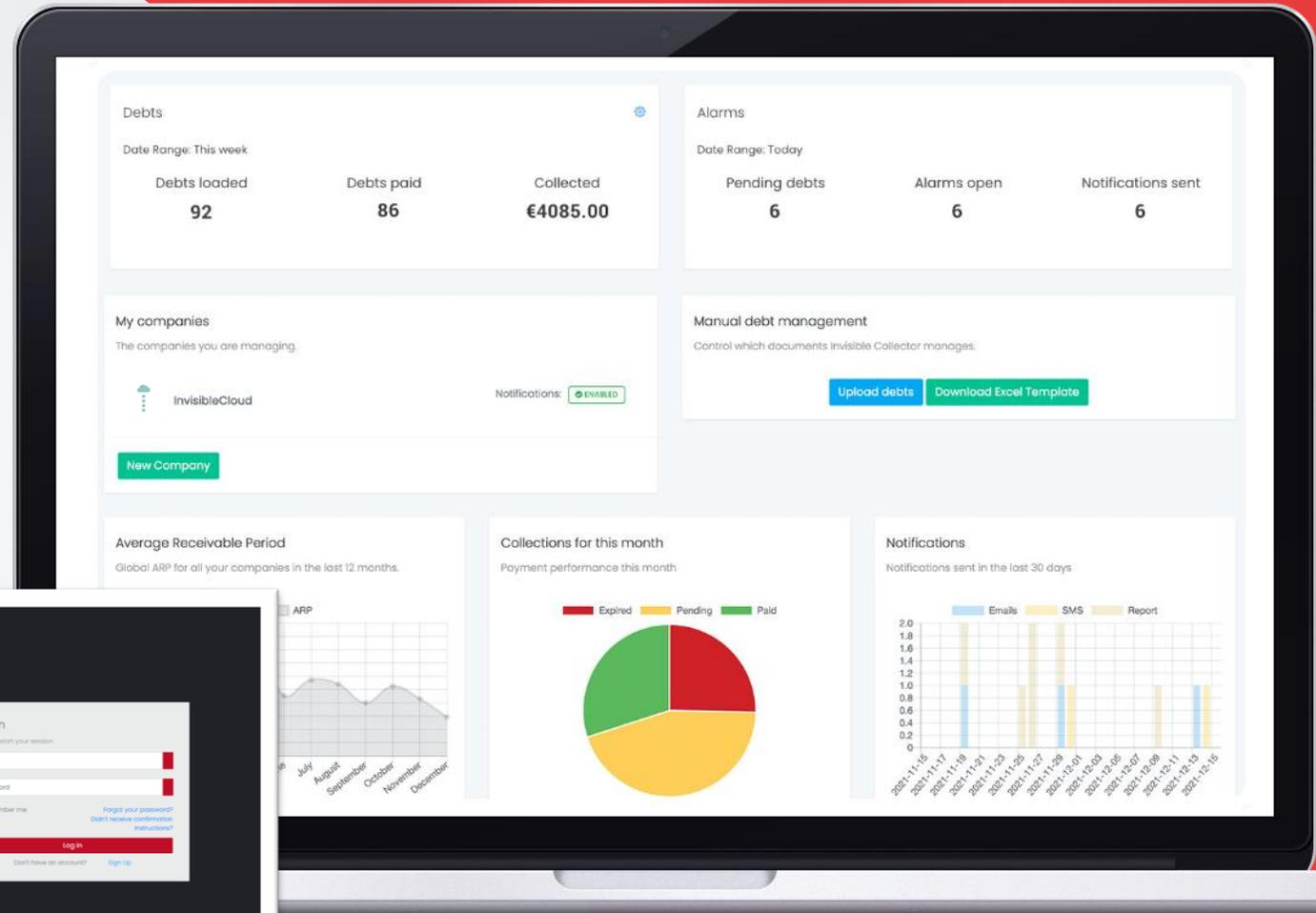


Key Modules

System of Records (SoR)



End to End Debt Collections Platform



The Solution to Your Challenges

Supports the entire credit lifecycle, from delinquency prevention to post-litigation recovery.

Handles all financial products, including bank loans, leasing, and non-bank debts.

Infrastructure Integration

We use proven technology that is compatible with any system and future-ready. It can operate within your infrastructure or as a standalone solution.

Leverage Your Data & Analytics

We analyze and validate data quality, providing error reports and correction suggestions.

Unified Management of All Phases

Centralize and manage all activities, including third-party interactions, with full oversight and control.

Competitive Pricing & Immediate ROI

Agile and flexible implementation, delivering immediate results, long-term cost reduction, and continuous adaptation to business evolution.

Highly Scalable

Scalable in lead volume, product or debt types, and adaptable to geography and regulations.

Saves Your Team Time

Your team can focus on the customers who truly need their attention.

Ensures Regulatory Compliance

No worries – we ensure the protection of your business values and full compliance with applicable regulations.

Automated Reporting

Performance reports that can be standalone or integrated into existing systems.

Designed for simplicity, ready for the complexity of your business

KEY FEATURES

AI & ML-Powered Decision Engine

We simplify even the most complex strategies in your decision-making process through a simple and intuitive interface.

Clustering Models

Utilization of advanced clustering models to define more effective collection strategies.

Multi-Language/Company/Product/Currency

Able to manage, automate, and control all collection processes for multiple institutions through a centralized installation.

Strategic Partnerships

Strategic relationships with scientific research and partnerships, including UP, VTXRM, Go-Contact, and Microsoft Dynamics.

Web Browser Interface

The new web interface integrates the latest UX/UI technologies to enhance system usability, increase productivity, and reduce maintenance costs.

Omnichannel Contact Engine

Integrated omnichannel communications to enhance customer engagement through a single customer view, without the need for external integrations.

Self-Service Portal

A digital solution that enhances customer experience, improves operational efficiency, and increases recovery rates. Available 24/7/365.

Digital Payments Integration

Integration with digital payment systems such as Stripe, PayPal, SIBS, Easypay, Eupago, and Ifthen Pay.

KEY FEATURES

Action Logs

All interactions in the process and financial transactions are recorded transparently and auditable.

Real Guarantees & Collaterals

Customization of information (guarantees and collaterals) for strategic management and monitoring.

Third-Party Management Portal

Allows third parties, such as debt collection agencies, legal representatives, field agents, and external service providers, to access your solution directly through their preferred web browser.

Global Management

Configurable rules, templates, and strategies to manage processes in compliance with local legal frameworks and the organization's debt management policies.

Configurable Control Mechanisms

Control mechanisms to ensure compliance with regulations, legislation, and defined procedures by all stakeholders, including automated processes, users, and third parties.

Integrated Compliance

Compliance with client regulations and legal requirements, including debtor data management, deletion, or anonymization.

KEY POINTS

Business

- Unified Platform for all portfolios, recovery phases, and functions.
- Efficient Combination of internal collections, automation, and outsourcing.
- Real-Time Reporting for performance measurement, effectiveness, and financial impact.
- Maximized Recovery Potential and improved liquidity.
- Alignment of Collection Actions with customer availability and financial liquidity.
- Reduced Operational Costs, increased productivity, and enhanced profitability.

Tech

- Scalable Platform to manage portfolios of any size, with easy addition of new portfolios, creditors, and financial or non-financial products.
- Configured APIs for automated online processing.
- Integration with Leading Information Systems, payment service providers, and telephony services.
- Integrated Omnichannel Communication Gateway for seamless customer engagement.
- AI & ML-Powered Clustering Models to optimize strategies.
- System Customization without the need for technical intervention.
- Immediate Access to Technical Enhancements for continuous innovation.

Our commitment to innovation and development is unwavering, ensuring the continuous delivery of technology and value.

Pricing Model

SETUP

Setup Standard
included

PAY-PER-USE



Fee per File



Success Fee

LICENSING



Users



Annual License

The model is tailored to align with the creditor's objectives and operational realities.

Invisible Collector

THANK YOU!

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