

UPI Collect Debt Payments

Streamline small ticket digital payments with UPI



Enhancing efficiency in small ticket digital payments

The challenges in collecting small ticket loan repayments include high transaction fees, settlement delays and complex integrations with multiple payment platforms. These are not only time-consuming and resource-intensive but also lead to borrower dissatisfaction and payment failures. Moreover, the multi-step approach to signing in and adding card or net-banking details is cumbersome for the borrowers.

UPI Collect for convenience, & transparency in digital collections

Credgenics UPI Collect simplifies the digital payments from the user's account towards repayment of loans or other services provided by Banks / non-banking finance lenders. The UPI based payments approach is faster, simpler and more successful in comparison to card or net-banking based payments. Borrowers can make the payments with any UPI app on their device and the transaction status is updated in real-time. The UPI collect requests can be sent via CG Collect mobile app by field teams or bulk requests can be made via Credgenics platform. In case the borrower has installed the PhonePe App then the request goes on the app as well. This makes the payment a single click process.

Key features



Verification of UPI ID or VPA before initiating payment request



Push notification to PhonePe and payment via any UPI app



Settlement processed directly to the lender's account within T+1



Easy access to all successful payments with transaction reports



Agents select the loans for sending UPI Collect request to one or more borrowers



Real time payments update in the system

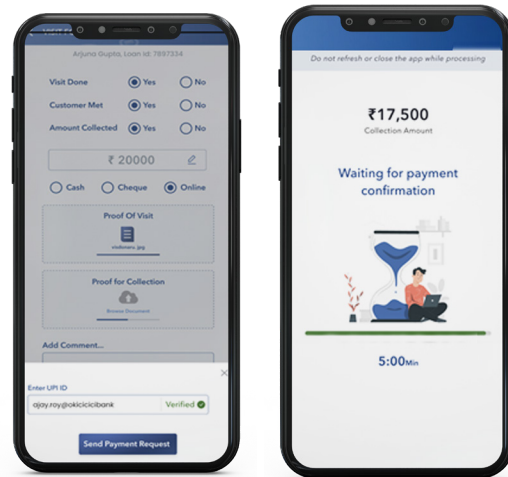


Secured two-step process for making payments

Send UPI Collect request to borrowers with Credgenics FoS or platform*

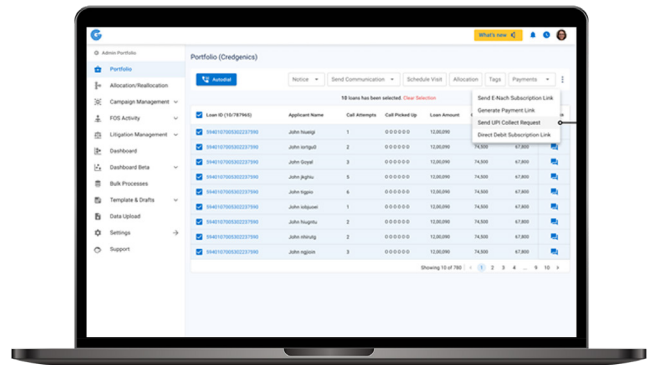
CG Collect Mobile App

- Field agents initiate the request using a verified VPA address (UPI ID) or mobile number
- Borrower receives the request on the PhonePe App / other UPI App as well as SMS
- The borrower completes the payment within his UPI app
- Information received by agent on CG Collect app for payment success / failure



Credgenics Platform

- Agents select the loans for sending UPI Collect Request to one or more borrowers
- Borrower receives the request on the PhonePe App / other UPI App as well as SMS
- The borrower completes the payment within his UPI app
- Information received by agent on CG Collect app for payment success / failure



*For android : If the PhonePe app isn't installed, the UPI tray will open when the borrower clicks the SMS link

* For iOS : The user will be redirected to download the PhonePe app


Secure and easy on-time borrower payments


- Up to 98% increase in payment transaction success rates
- Reduced transaction costs and operational expenses
- Simplified payment processes leading to higher borrower satisfaction and retention
- Faster payments coverage in remote areas
- Improved operational efficiency with real-time updates
- Accelerated deployment and seamless integration with the Credgenics platform

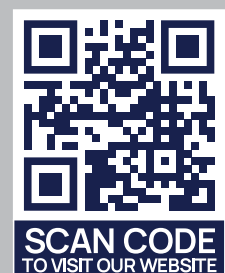
About us

Credgenics is the leading provider of Loan Collections and Debt Resolution technology solutions to Banks, Non-banking finance companies, FinTechs, and ARCs worldwide. The SaaS-based platform offers multiple modules around digital collections, multi-channel communications, calling, dialers, litigation management, digital payments, mobile-based field collections, dashboard, and analytics. Credgenics reduces the time and cost to collect, increases the collections rate, brings down the NPAs, improves operational efficiencies, and transforms the borrowers' experiences.

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