

Collections & Recoveries

Improve recovery rates across **every collections journey**

We boost recovery rates while protecting customer relationships through smart, empathetic communication across every collections journey.

Our Approach

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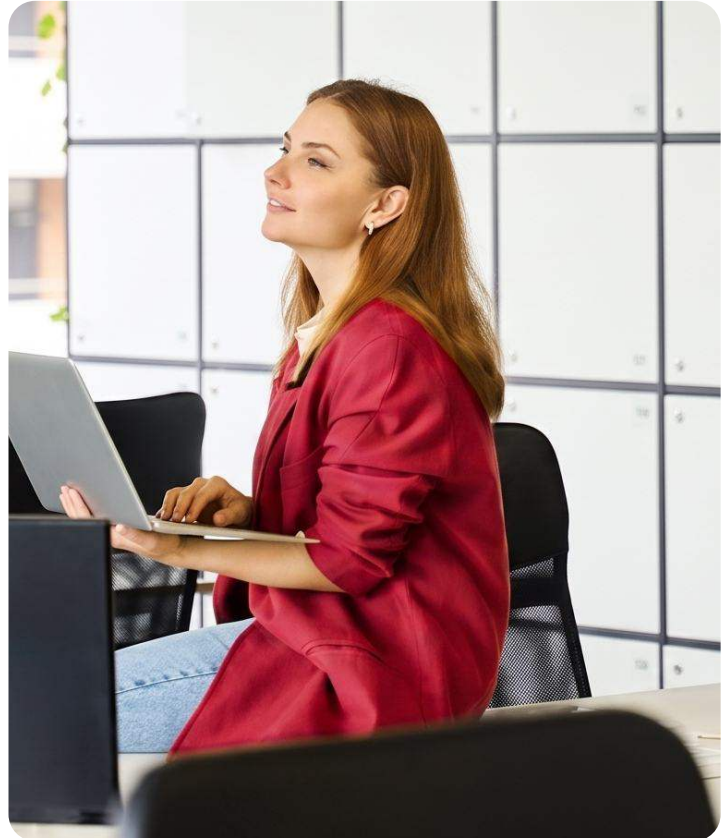
Fully managed **intelligent collections journeys**

At Tilt, we don't sell software; instead, we design, deploy, and manage tailored communication solutions on our secure cloud environment.

We view collections not as isolated messages, but as structured, intelligent journeys that adapt dynamically to real-time customer behaviour.

Our fully managed service is designed to seamlessly complement and enhance your existing core systems, boosting recovery rates while preserving customer relationships.

We take responsibility for orchestrating the optimal timing, channel choice, and tone across your entire arrears lifecycle without requiring a complex, risky rip-and-replace of your IT infrastructure.



The Opportunity

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Improve recovery rates, with **less operational pressure**

Improve recovery outcomes through timely, respectful and well-orchestrated collection and recovery communications.

- **Improve recovery rates**

Engage customers at the exact right moment with the most effective message.

- **Strengthen engagement**

Use customers' preferred channels for highly accessible and friction-free communication.

- **Reduce operational pressure**

Intelligently designed, automated workflows that free up your internal teams.

- **Protect customer relationships**

Deploy supportive, compliant and entirely constructive communication approaches.

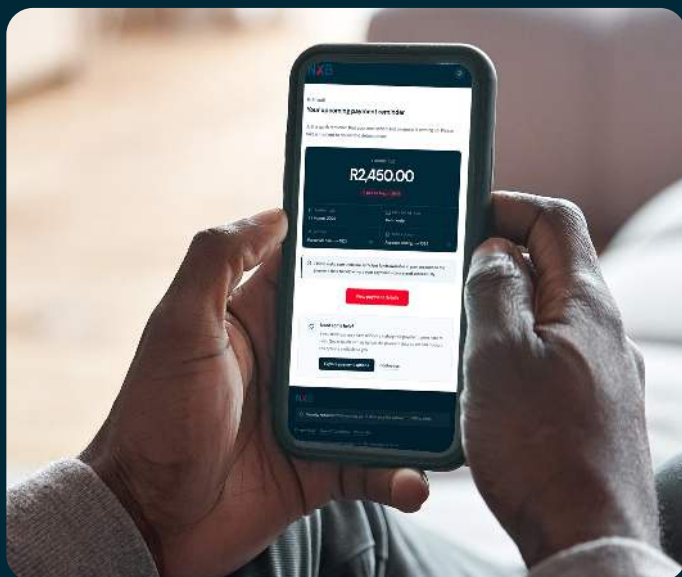
Key Solution Capabilities



Intelligent communications **built for arrears recovery**

- **Event-driven arrears journeys**
Dynamically adjust communication timing and tone based on real-time payment behaviour.
- **Risk-based personalisation**
Align your messaging strategy directly with a customer profile and historic engagement patterns.
- **Omnichannel outreach**
Co-ordinate across SMS, email, and messaging channels based on where a customer is most likely to respond.
- **Governed communication and audit visibility**
Ensure every interaction is traceable, compliant, and recorded across the arrears journey.

Communications We Manage



Optimise recovery across **every arrears touchpoint**

From early intervention to formal notifications, we handle the deployment and optimisation of your end-to-end collections communication.

Pre-Delinquency

1. Upcoming Payment Reminders
2. Due Date Notifications
3. Pre-Delinquency Notifications
4. Payment Confirmations

Early Stage Collections

1. Early Stage Collections Letters
2. Failed Payment Alerts

Late Stage Collections

1. Letters of Demand
2. Section 129 Notices

Use Cases



Proactive engagement across **targeted collections journeys**

Early arrears engagement

We deploy timely reminders that support immediate resolution, keeping customers out of debt spirals and reducing escalation risks.

Structured repayment communication

We manage clear and supportive confirmation journeys once payment arrangements are agreed upon, ensuring long-term adherence.



Business Outcomes



Data-driven, intelligent **collection communications**

01

Maximise recovery rates

Through timely, data-driven and well-targeted engagement strategies.

02

Lower cost to collect

By shifting manual effort and the burden of communication workflows to our managed cloud service.

03

Protect brand reputation

Strengthen customer relationships through respectful, supportive, and clear messaging.

Why Partner With Us



Tilte enables organisations to transform collections communication into structured, data-driven engagement journeys.

By designing, deploying, and managing timing, tone, and channel selection across the arrears lifecycle on our cloud environment, we improve your recovery performance while preserving customer relationships. We ensure every single interaction supports a positive, compliant resolution—all without adding a technical burden to your team.

Ready to **optimize your collections** without the burden of managing the communications platform?



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