THE SOLUTION

ABC Value is an advanced platform that simplifies and accelerates the analysis of real estate credit portfolios. It works with minimal input, automatically enriching the data to deliver fast, accurate, and detailed reports with key indicators on credit recoverability.

Required inputs:

- Basic credit data
- Debtor and Guarantor information
- List of collateral properties

Information Enrichment Process

The information enrichment process is a core feature of ABC Value and begins immediately after the dataset is onboarded onto the platform. It involves the integration of data from multiple sources through a structured chain of complex operations.

Dataset Onboarding	Collateral Asset Verification	Debtor/Guarantor Tracing	AVM/PVP Validation	Asset Discovery

The process is supported by a series of detailed, interconnected activities, including:

- Onboarding of the dataset for integration into the system
- Verification of real estate assets pledged as collateral
- Identification of additional real estate properties owned by debtors and guarantors
- Cadastral and mortgage analysis for in-depth property evaluation
- Auction status check to identify if assets are up for auction
- Tracing of contact details for debtors and guarantors

This comprehensive cycle ensures data accuracy and enrichment, providing a complete and up-to-date portfolio overview for optimized decision-making.

USE CASES:
ACQUISITION & MANAGEMENT OF NPE/UTP PORTFOLIOS

ABC Value enhances both efficiency and effectiveness across all phases of Non-Performing Exposures (NPE) & UTP (Unlikely to Pay) portfolios processing.

Acquisition Phase:
- Enables rapid verification and enrichment of key information
- Provides a comprehensive, up-to-date view of the NPE/UTP portfolios
- Facilitates more accurate and competitive pricing through data-rich insights

Boarding & Management Phase:
- Accelerates the onboarding process with early-stage analysis of potential recovery
- Offers real-time monitoring of debtors and guarantors throughout the portfolio lifecycle
- Delivers timely updates, enabling proactive adjustments to management strategies
- Ensures full visibility and control over portfolio performance
- Supports the development of more targeted and effective recovery strategies

ADVANTAGES

ABC Value revolutionizes this process through automated data enrichment, drastically reducing the time and effort required. What once took months can now be completed in weeks, enabling full portfolio analysis instead of just a sample.

Key Benefits:
- Up to 75% time savings in analysis/pricing and onboarding
- 4x greater efficiency, allowing more positions to be reviewed in less time
- Quick qualitative view of the entire portfolio
- Reduced manual errors through automation
- Stronger awareness of portfolio value, enabling more accurate pricing
- Faster assignment of qualitative cases to managers with specific knowledge and experience
- Earlier intervention, boosting recovery rates and shortening business plan timelines
- Optimized KPIs verification for recovery performance
- Better use of internal resources, with staff focusing on higher value-added activities
- Application of more effective and immediate management strategies