

# KINEOX

AGILITY IN CREDIT RISK

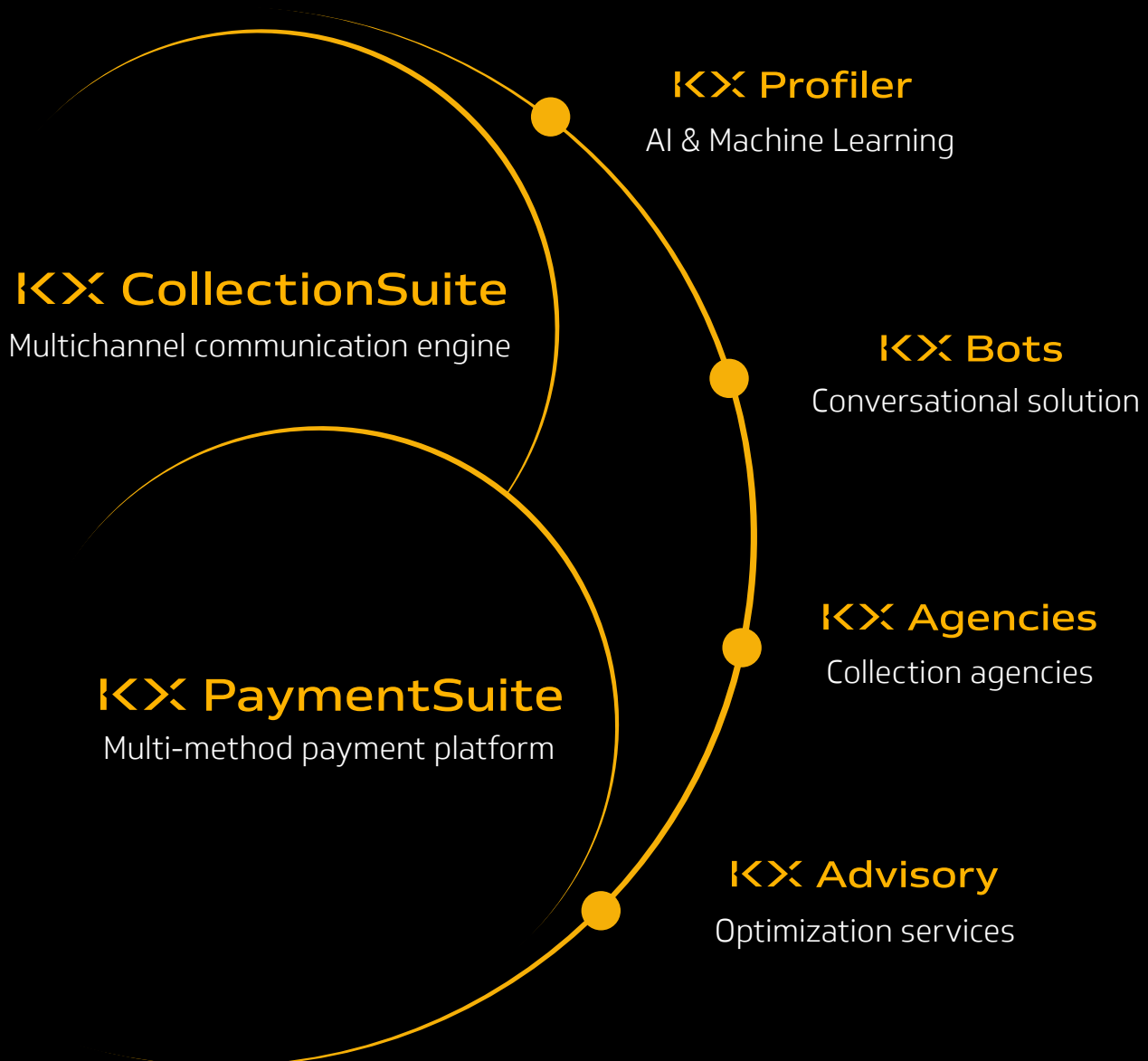


# The Expert in Digital Collections



Kineox optimizes collection processes through innovative, easy and secure solutions that improve effectiveness, efficiency and customer experience. We collect earlier, more and at a lower cost, improving user experience. A combination of technology, experience, knowledge and agility.

## Solutions



## Differential Value

- > ROI from day one.
- > Easy integration (SaaS).
- > Simple and gradual configuration.
- > 100% automated operation.
- > Real-time payment conciliation.
- > Secure payments PCI Level 1.

## Target



Early debt and recurrent users. Retail banks, consumer credit, auto finance, micro lenders and other sectors such as telecom, utilities and insurance. Ecommerce and online platforms.

## Capacities

<p><b>€5,000 M</b> debt under management</p>	<p><b>18 M</b> managed cases</p>
<p><b>€2,000 M</b> collected</p>	<p><b>6 M</b> payments processed</p>
<p><b>€19,500 M</b> cured debt</p>	<p><b>4 M</b> unique debtors</p>

# Clients

  	<b>Telecom</b>	   	<b>Banking</b>	    	    	<b>Consumer Finance</b>
 	<b>Servicing</b>	  	<b>Auto</b>	  	  	<b>Microlending</b>
	<b>Insurance</b>	 	<b>Security</b>		   	<b>Security</b>

# Partners and Credentials

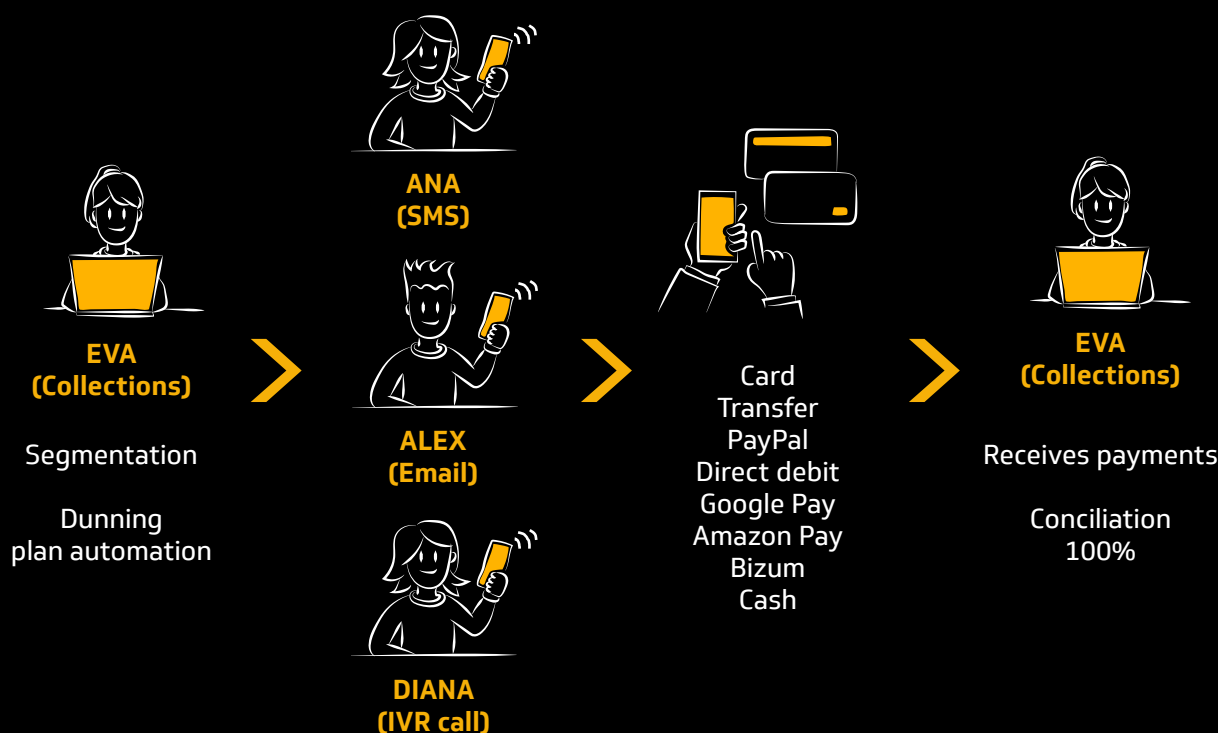
          	<b>Payment Methods</b>	     	<b>Payment &amp; Tech Partners</b>	  	<b>Certifications</b>	   	<b>Associations</b>
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# Secure, Reliable and Easy Solutions



Every day 10,000 people pay securely thanks to our solutions. Easily and conveniently from any location, at anytime, using their smartphones, tablets or desktops.

## How does it Work



Simple



Non intrusive



Easy, Secure, Flexible



360°

# Impact on your Business



**Increase Effectiveness**

[Collect more]



**Improve Efficiency**

[Collect at a lower cost]



**Advance payments**

[Collect earlier]



**Enhance Customer Satisfaction**

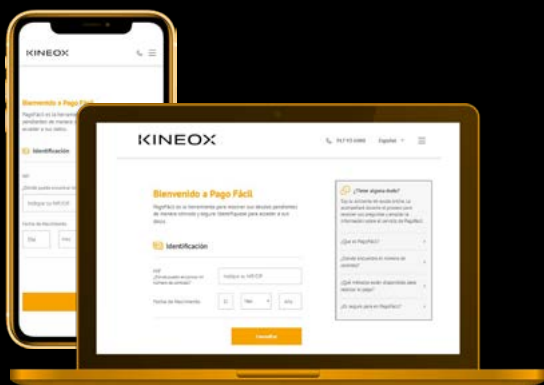
[Improve NPS]

# Footprint...



Our digital solutions are already used successfully by major creditors in Spain, Europe and Latin America.

# Discover our Payment Experience



Mobile experience



Desktop experience



**kineox.com**

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