ZIVA®
Collect

Today is your due date!

Pay Now

Smarter Collections Management Starts with
ZIVA® Collect

Built to Strategize, Automate, and Optimize Dues Collection

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Energize your Collection Efforts with the ZIVA® Collect

ZIVA® Collect is an enterprise-grade, AI-driven collections management solution engineered for various industries. Whether it's an MSME, bank, insurance, or telecom, ZIVA® Collect can automate and simplify every stage of the collections lifecycle across all products / portfolios.

ZIVA® Collect converges collection strategy, automation, and analytics, empowering institutions to recover dues faster.
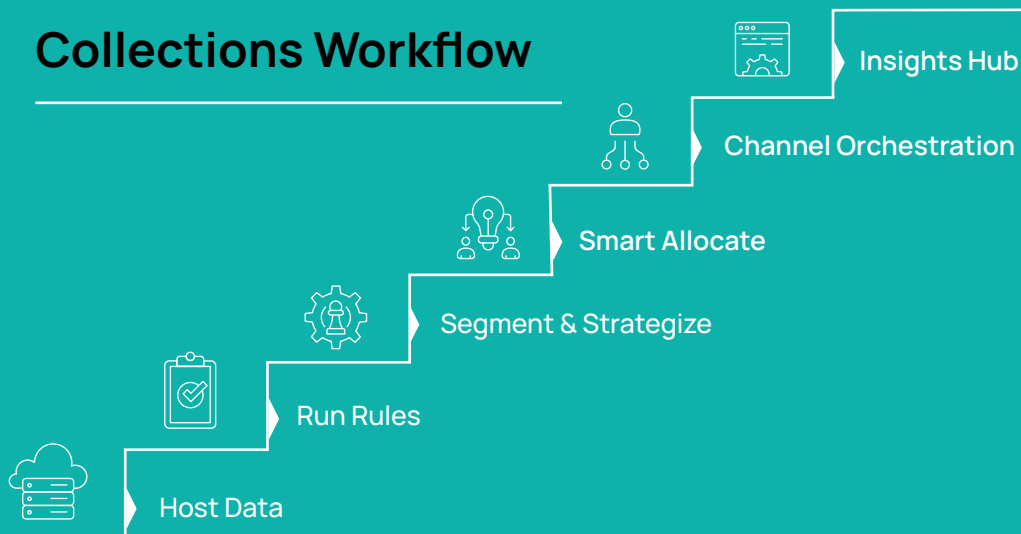
AI Driven

Low Code Rule

Omni-channel

The Smart Collections Workflow

Insights Hub

Channel Orchestration

Smart Allocate

Segment & Strategize

Run Rules

Host Data

Core Capabilities that Power Collections

▶ **Automated Business Rule Manager**
Create and manage policies easily with no-code setup

▶ **Decision Scoring Models**
AI-driven insights that inform recovery actions

▶ **360-degree Customer View**
Complete visibility from contact to closure

▶ **Propensity to Pay**
Predict payment behavior through data-driven models

▶ **Advanced Analytics and Reporting**
Monitor recovery KPIs and compliance through a unified dashboard

▶ **Compliance Readiness**
TRAI/DLT. ISO 27001. ISO 22301. GDPR. NESA. SAMA

▶ **Regionally Adaptable**
Native Arabic UI (RTL), localized templates, currencies, and data formats

▶ **Flexible Deployments**
Cloud, on-premise, or hybrid with regional data residency

▶ **Islamic Workflows**
Embedded Sharia-compliant processes and communication templates

Accelerate Recovery. Drive Efficiency.

Strategy-driven Smart Collections

Auto-allocate accounts using real-time risk and workload intelligence

Omni-channel Communications

Messaging in a single view via SMS, email, WhatsApp, voice, and chatbots

Skip Tracing

Locate unreachable customers via AI-assisted identity matching and bureau data channels

Field Collections

Geo-enabled mobile app, providing route optimization, proof of visits, and offline sync

Impact that drives Results

Enforce the right collection strategy

Plug and Play Customization

Optimize and deliver end-to-end automation

Faster Go-Live

Clean Architecture for Scalability

Ensure compliance changes & Regulatory Readiness

Why ZIVA® Collect Stands Apart?

Core System Connectors

Integrates seamlessly with any Core Banking, Loan Management, CRM, or Payment Infrastructure through secure APIs and adapters

Deployment & Scalability

Flexible across Cloud, On-Premise, or Hybrid models with multi-tenant and regional data residency support

Engines & Frameworks

Supported by our Business Rule Engine , Decision Scoring Models, Process Engine(s), Template & Consent Registries

Development & Governance Controls

Built-in Versioning, A/B Testing, Rule Simulations

Operations & Security Layer

Enterprise-grade Access Control (RBAC/ABAC), Audit Trail, Monitoring & Observability, SAST, and DAST

Certifications

SOC 2 Type II certified, ISO 27001, ISO 22301, CMMi Level 5

Experience the future of collections, today!

ZIVA®
Collect

Contact Info

Novac GT Technologies LLC,

Office #3505, The Citadel Tower,
Marasi Drive, Business Bay,
Dubai - United Arab Emirates.

+971 44 587 748 📞

info@novacgt.com ✉️

www.novacgt.com 🌐