sybrin

Collections are more than debit orders. They're Ecosystems.

Every Successful collection relies on corporates, customers, mandates, banks, ACH networks, Compliance controls, reconciliation, and exception management working together. **Sybrin Connects them all.**

1 WHAT BUSINESSES SEE vs WHAT SYBRIN ENABLES

What Businesses see

- Mandates
- Debit Orders
- Collections
- Reversals
- Reports
- Notifications

What Sybrin Enables Behind the Scenes

- Corporate Onboarding
- Digital Mandate Management
- Collection Execution
- Compliance & Risk Controls
- Exception Management
- Reconciliation & Settlement
- Audit Management
- Operational Visibility

2 BEHIND EVERY COLLECTION

A — CORPORATE CREATES COLLECTION REQUEST
Initiates collection on customer.

B — CUSTOMER MANDATE CAPTURED
Mandate authorized and stored securely.

C — VALIDATE & APPROVE MANDATE
Checks, validations and approvals completed.

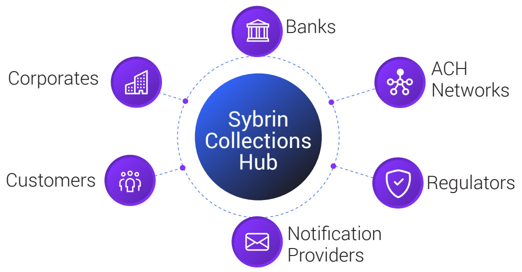
D — COLLECTION INSTRUCTION GENERATED
Collection file created and sent for processing.

E — ACH / BANKS PROCESS COLLECTION
Debit instruction processed through ACH / Banks.

F — FUNDS SETTLED & RECONCILED
Funds received, reconciled and settlement confirmed.

Many participants. Many controls. One Outcome: Successful collections.

3 ONE CONNECTED COLLECTIONS ECOSYSTEM



CONNECTED PRODUCTS

- Mandates
- Debit Orders
- Reports
- Reversals
- Notifications
- Collection Files

VS

CONNECTED CAPABILITIES

- Lifecycle Management
- ACH Connectivity
- Exception Resolution
- Automated Reconciliation
- End-to-End Visibility
- Customer Communications

4 WHY THIS MATTERS

FASTER ONBOARDING
Digital customer and mandate onboarding.

HIGHER COLLECTION SUCCESS RATES
Optimised collection execution.

REDUCED OPERATIONAL RISK
Validation and compliance controls.

AUTOMATED RECONCILIATION
Reduced operational effort.

COMPLETE VISIBILITY
Real-time monitoring and reporting.

5 SYBRIN'S ROLE

Sybrin doesn't just execute collections.

Sybrin enables financial institutions to:

- Digitise onboarding.
- Manage mandates.
- Execute collections.
- Resolve exceptions.
- Reconcile transactions.
- Ensure compliance.
- Improve customer experience.

The future of collections isn't built on debit orders. It's built on connected collection ecosystems.

+27 11 367 6900 | marketing@sybrin.com | www.sybrin.com