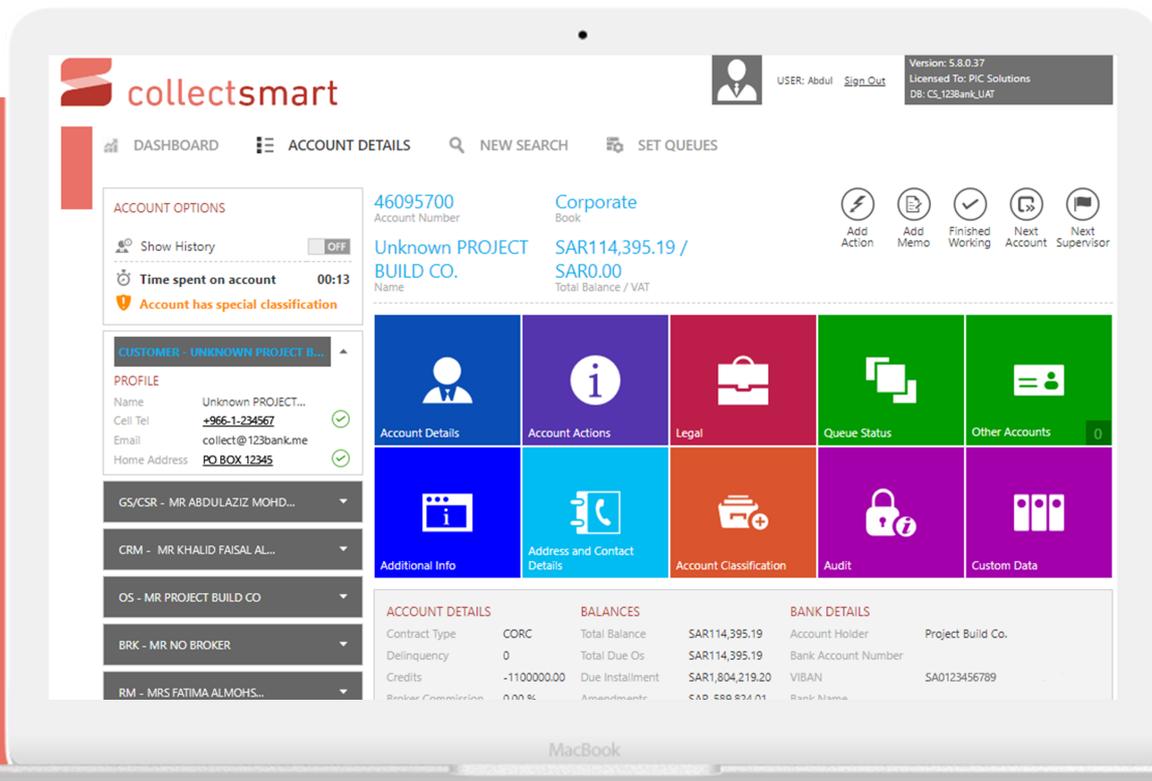# collectsmart

DEBT COLLECTION AND RECOVERY SOFTWARE

CollectSmart is a flexible, fully configurable, modular, and market-tested enterprise-wide collection and recovery solution. The core components cover both strategy and segmentation in the operational environment.

The solution incorporates industry best practice and applies collections policies and actions in an automated and structured way.

Business users are in full control via an intuitive interface where strategies are set and managed. CollectSmart enables flexible customer segmentation into homogenous groups for appropriate and differentiated actions.

Through CollectSmart, lenders can ensure that they are effectively managing the levers that best control revenues, and costs and losses — securing a fast return on investment.

FOR ENTERPRISE WIDE COLLECTIONS

QARAR
Value. Partnership. Decisions.

COLLECTSMART IS BUILT FOR DEBT COLLECTION PROFESSIONALS

Competition for new accounts increases when credit growth opportunities become ever more difficult to source due to increased customer sophistication and diversity of channels. Lenders then start to relax lending policies to grow credit portfolios, which can lead to increased risk and delinquency. As a result, the collections and recoveries functions move from being a cost centre to a more strategic function as lenders seek to minimise the impact of their non-performing loans.

Understanding customer behaviour becomes essential. Through internal and external data sources lenders can gain insight into their customers' payment and spending habits. However, accessing and managing delinquent customers can remain challenging.

That's where CollectSmart comes in.

CollectSmart is developed on the Microsoft Technology Stack using state-of-the-art technology, enabling lenders to set up and work with accounts in accordance with their needs. A high degree of parameterisation allows organisation-specific requirements to be easily defined, rather than requiring extensive changes to the system code. The overall ease of use, coupled with an intuitive GUI, minimises training overheads and reduces the time required by collectors to assimilate all relevant information for the collections call.

✔ **CollectSmart** combines business-controlled segmentation with the allocation of appropriate and differentiated actions to individual customer profiles - all accessed via an easy-to-use interface.

✔ **CollectSmart** easily integrates to support lenders' strategic collections objectives.

✔ **CollectSmart** enables proactive management of collections process — from early to late arrears through to recoveries.

✔ **CollectSmart** provides specialist collections strategies and tactical actions that improve both collections efficiency and yield.

✔ **CollectSmart** improves observed collections efficiency (improvement in timed-worked) for early stage (CD1, CD2, CD3) from 15%-80%. In late stage CD3-Legal (and special categories) efficiency is achieved through better management of accounts, reducing the flow into a legal status.

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FEATURES

Agent Functionality

- User-friendly collector screens
- Real-time allocation of collector work queues
- User controlled segmentation trees and allocation of actions
- Structured, standardised, and easy-to-use collections actions
- Structured diary-based process for appropriate follow-up
- Real-time allocation of collectors to work queues

Batch Processing

- Automated communications management and 'commitments to pay'
- Automated system-controlled functions to manage letters and 'commitments to pay'

Reporting

- Real-time work status monitoring and MIS reporting
- Flexible MIS reporting

Administrator Functionality

- Controlled and flexible segmentation strategy
- Queue flexibility
- System-controlled, fully secured, and full audit capability
- Customisable for local markets and language
- Control of multiple portfolios, independently or at consolidated level
- Champion/Challenger strategy testing
- Segmentation estimator functionality
- Collection queue definition
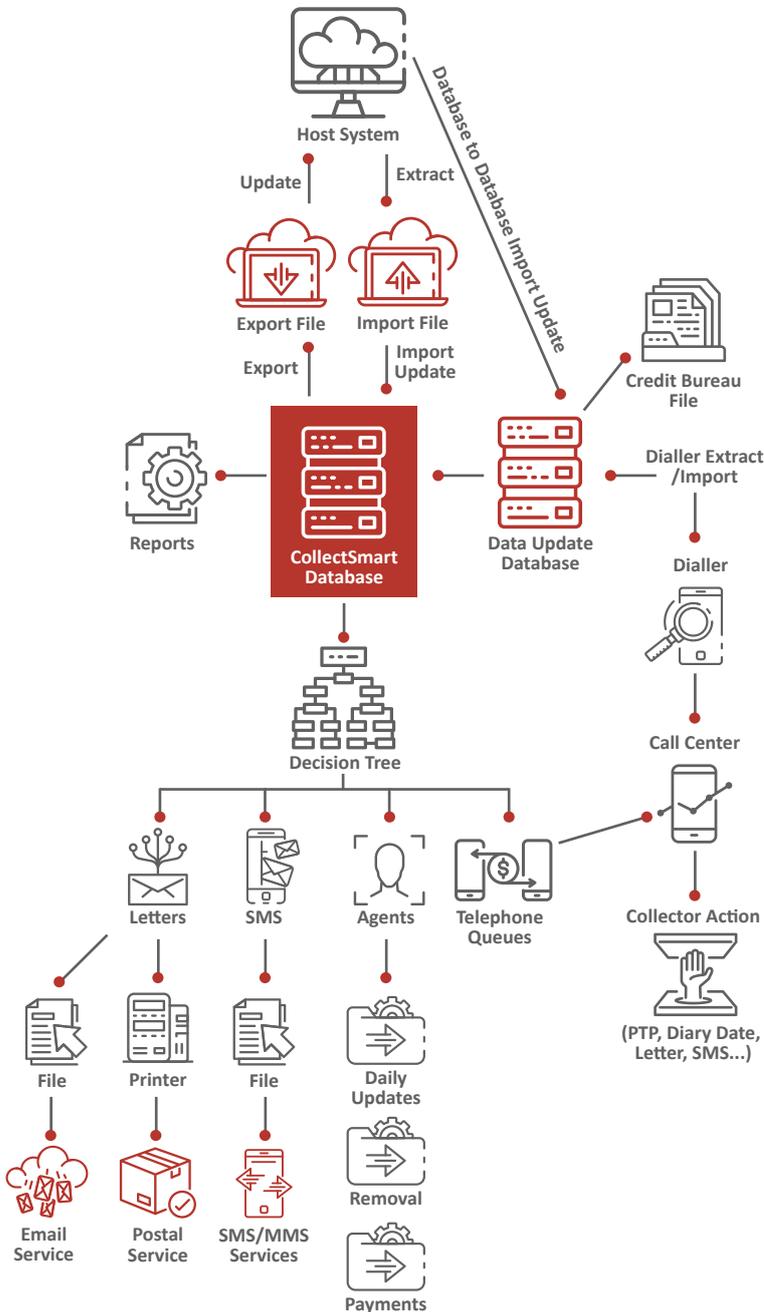- User-controlled system parameters, security levels, and full audit trail

Integration

- Straightforward integration and interfacing to core software systems
- Can be translated and configured to any language
- Easy interface and real-time integration to internal and external databases such as predictive diallers and billing systems
- Interfaces with internal and external data sources: Atura's sophisticated AI allows bot to recall the thread of the initial conversation, which means no frustrating repetition for the client, whilst the bot is able to frame its response in the context of the most recent comment:
- Customer information files
- Account billing systems
- Fulfilment service providers
- Predictive diallers

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HOW DOES IT WORK?

Host System

Update | Extract

Export File | Import File

Export | Import Update

Database to Database Import Update

Reports

CollectSmart Database

Data Update Database

Credit Bureau File

Dialler Extract /Import

Dialler

Call Center

Decision Tree

Letters | SMS | Agents | Telephone Queues

Collector Action

(PTP, Diary Date, Letter, SMS...)

File | Printer | File | Daily Updates

Email Service | Postal Service | SMS/MMS Services

Removal

Payments

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BENEFITS

IMPROVED PROFIT
Effective automation and implementation of strategies increases collections and recoveries.

COST REDUCTION
Effective staff deployment through improved automation to better manage delinquent customers.

BETTER CASH FLOW
Prioritise customers, achieve earlier collections and recovery followed by increased customer rehabilitation.

ENHANCED CUSTOMER SERVICE
Know your customers better by applying the most appropriate strategies through the right channels at the right time.

ROBUST OPERATIONAL CONTROLS
Collector actions are carefully controlled through system configuration elements.

SOPHISTICATED SEGMENTATION TOOL
The ability to create complex account segmentations, define actions and customise the treatment of accounts.

EFFICIENT AUTOMATION OF ACTIONS
System generated actions can be defined and executed, requiring no collector intervention.

INDEPENDENCE FROM IT RESOURCES
Collection system configuration tasks are completed by business users without programming experience, radically reducing the implementation time required for changes & enhancements.