

CheckMate™ Collections Datasheet



CheckMate Collections

Key Customer Challenges

In today's business environment collections managers are confronted with the task of overcoming the difficulty to reach customers and achieve business targets. Global economy conditions affect consumer behavior and decrease debt servicing ability.

Collection departments must be able to reduce delinquent accounts and streamline performance. Moreover, they shall benefit from all available assets and resources in order to minimize operating cost.

ComSys drawing from its multiyear experience of delivering heavy industry outbound dialing solutions for collections operations, designed and developed CheckMate™ Collections, a sophisticated software platform that automates business operations for the entire collection business process. The solution is tailored to meet the unique needs of third party collection agencies, public institutions, debt buyers, financial institutions and law firms. Advanced Campaign Management procedures and Workflow Plans streamline all key collections processes, including pre-collections, and legal proceedings. CheckMate Collections supports both in-house collection centers as well as outsourcing agencies and covers the complete collections cycle.

Whether your collections practice has tens or thousands of agents, ComSys is ready to scale or add capabilities based on your specific requirements and business goals. CheckMate Collections delivers performance, flexibility and high reliability and provides a centralized and integrated work environment to leverage existing corporate systems and resources.

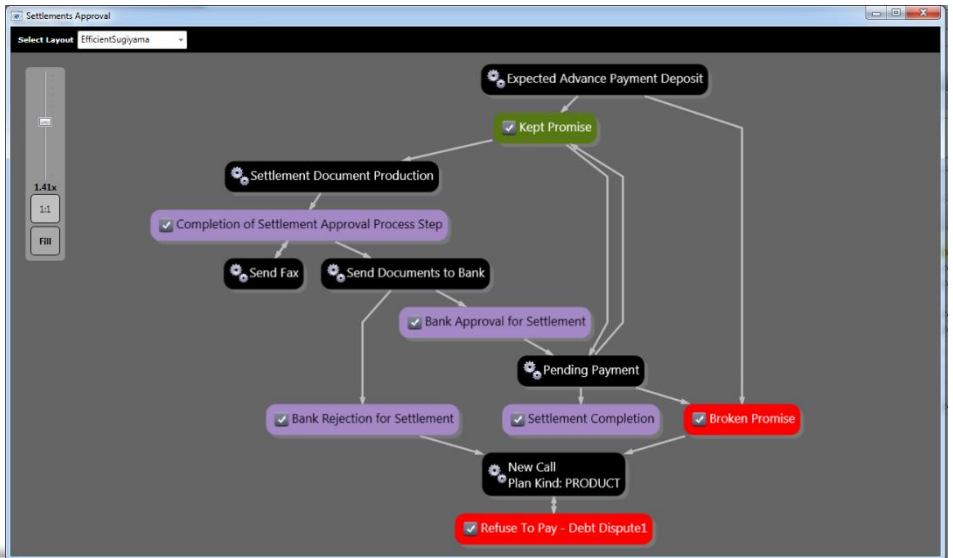
CheckMate Collections Key Capabilities

- Customizable Workflows
- Advanced Campaign Strategy
- Call Strategy and Business Rules Engine
- Legal Proceedings
- Collections Agencies Management

Customizable Workflows

Users are able to define Workflow Plans depending on debt recovery procedures, products and delinquency or debt restructuring and settlement offerings. This feature contributes to saving collector resources, enhance debt recovery and boost the general quality of the collection processes.

CheckMate Collections incorporates advanced validation rules for Workflow Plans, a feature that enhances process control management.



Advanced Campaign Strategy

Collections strategies can be configured and implemented cost effectively, for different Client – Collections Projects with advanced cases allocation and cases routing procedures. Business Intelligence module facilitates the decision making process and the design of new collections strategies.

Collections tasks, contact outcome and financial transactions are combined in a “schedule – execution - evaluation” process. The user can create filters, dynamic lists and incorporate debtor’s historical data in a collections campaign. Lists can also be automatically populated and the collector can define the prioritization of accounts.

CheckMate Collections Advanced Segmentation capability enables the implementation of different collections strategies based on a combination of key business indicators. Business users can easily set up portfolio segmentation and prioritization without any IT support. Additional filtering, according to predefined plan, can be applied by contact center supervisors while executing an internal or skip tracing list.

Action	Current Action	Scheduled Date	Result	Result Date	MEMO	Promised Date	Promised Amount	Kept Promise	User
New Call		28/08/2012 11:51							
New Assignment		27/08/2012 11:51		27/08/2012 11:51					Integration Service User
Revocation		18/05/2012 16:13		18/05/2012 16:13					Integration Service User
New Call		17/05/2012 17:55							
New Assignment		16/05/2012 17:55		16/05/2012 17:55					Integration Service User

Call Strategy and Business Rules Engine

Supervisors can easily define and deploy call strategies of any complexity with sophisticated dialing rules. Call strategy parameters can easily be changed according to the users' needs.

Additionally, advanced call back management feature helps ensure that collectors get in contact with the right people at the right time.

CheckMate Collections handles all types of communications and the collector has two alternatives call types, Outbound Feed application and Attached Tables.

The system leverages the existing infrastructure and integrates seamlessly with Aspect® Unified IP™ as long as with Microsoft® Lync™.

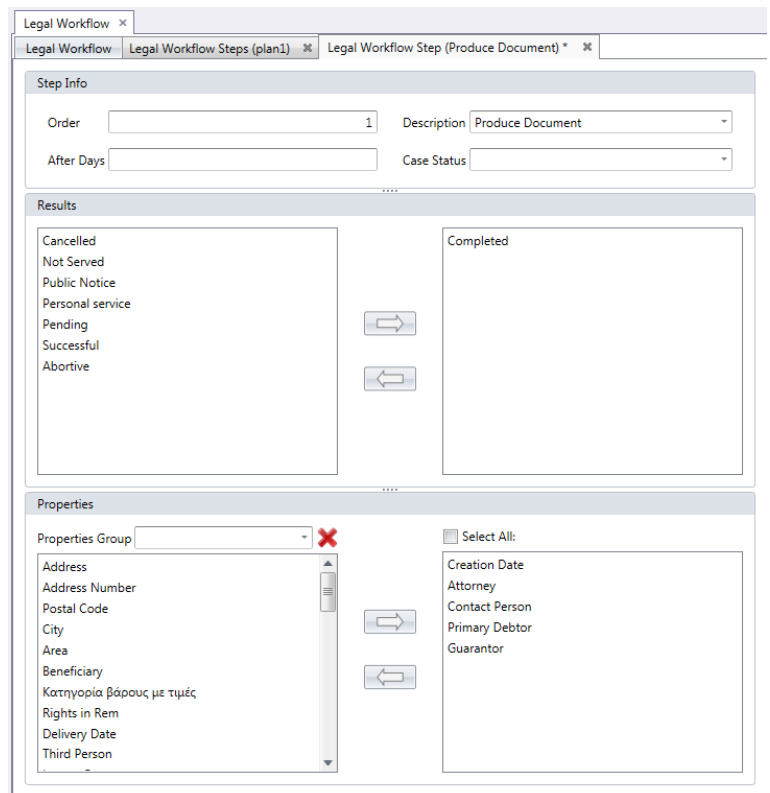
Legal Proceedings

CheckMate Collections fully supports the following litigation processes:

- Extrajudicial notices
- Asset investigation
- Payment order process
- Auctions management
- Injunction process

The user can parameterize all legal proceedings according to financial institution needs. The system provides the capability to generate automatically legal documents.

Additionally, multiple workflow plans can be allocated conforming to collections strategy.



Collections Agencies Management

- Multiple portfolio administration
- Portfolio data segmentation according to risk assessment, debtor payment behavior and contact behavior
- User defined credit risk assessment procedure
- Workload analysis and capacity planning procedures
- Automated assignments and recalls
- Ad-hoc assignments and recalls
- Collections Agency performance assessment
- Multiple collection agencies commission schemes

Key Benefits

Streamline Operations

CheckMate Collections offers powerful tools to automatically generate both debt and account-based portfolio segmentation. Customer contact is automated by various means of communication (embedded template for letters, SMS text messaging, post or other mass communication methods) and back office processes such as customer requests, direct debits and legal action support procedures. Agents can effectively manage multiple accounts and achieve maximum effectiveness of the collection resources without special training. Another feature that automates collector's tasks, is settlement management and payment plans. With the use of the settlements module, the collector can easily negotiate with debtors. In addition, the supervisor can define and maintain multiple payment schemes for each debtor case.

Increase Agent Productivity

CheckMate Collections helps customers to improve the effectiveness of debtor contact and greatly reduce the training time for agents. System administrators are able to configure all appropriate parameters, metrics and KPI's that need to be defined in order to align agent performance with the company's collections strategy. Another very useful feature is that debtor and case data screen is customizable and can be different for each collection product. CheckMate Collections provides a wide range of reports that give a comprehensive view of the contact center performance, covering the complete collection lifecycle. This results in more precise decisions about real time changes of the strategy or of goals as long as to faster process analysis to help uncover the cause of poor performance, low productivity and misaligned operations.

Facilitate decision making at all management levels

CheckMate offers extensive analytic capabilities to fully support collection processes real time monitoring and historical reporting. The system offers the capability to create reports and graphs that provide vital information to support both planning and rescheduling procedures as well as long-term strategic decision-making processes. Managers at any level can use advanced analytics tools to reach optimal decisions, to monitor agent productivity and performance, while measuring the effectiveness of the implemented strategies.

- Fully customizable account targeting strategy
- Reduce savings in administration staff and agent idle time
- Advanced **Campaign Management** capabilities
- Compliance with regulatory requirements
- Automation of revenue forecasting by using the **Reverse Invoicing** function
- Coach and motivate collectors to improve their performance
- Improve decision making by using real-time and historical business intelligence tools
- Dynamically target delinquent accounts to increase right party contact
- Minimize training costs
- Improve debt recovery with effective routing to skilled agents
- A unified environment for all Inbound and Outbound communications
- Increase "Promise to Pay" rates through management control
- A user-friendly graphical interface for collector screen design
- Native integration with multiple dialing platforms from leading vendors
- Maintain an Information Security Policy for efficient debtor data protection
- PCI compliancy
- Customer Behavior Models contribute to the standardization of processes through the creation of repeatable best practices

ComSys has completed large scale Outbound Dialing and Customer Interaction Management projects, for the collections business in financial institutions, telecommunications providers, outsourcers and various public sector organizations.



CheckMate™ Collections is fully integrated to Aspect® Unified IP™



Acknowledgements

Aspect® Unified IP™ is a registered Aspect® Software trademark.

Microsoft® Lync™ is a registered Microsoft® trademark.

CheckMate Collections is a multilingual platform currently supporting the following languages



GREEK



ENGLISH



TURKISH

ComSys

ComSys is an ICT provider delivering high-end software solutions, networking and IT infrastructure to the public sector and various private sector verticals in the South Eastern Europe region. The company has proven track record, with many large scale Unified Communications and Contact Center implementations around the globe.

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