



# mCollection

Bill Payments & Receivables Management, Dunning, Collection

**Multicom Collection** is a debt management solution that covers all the basic bookkeeping operations required to drive customer debt management. It is a highly scalable and extensible debt management, collection and recovery solution.

Collection prescribes the various actions that would be taken on delinquent payers or recently also payers that may become delinquent in the near future (EWS). The collections process occurs and the delinquent client starts the reminder process according to the defined dunning steps.

Receivables collection management solution combines multisource environment for detailed debt overview and increase of performance during Dunning steps.

Completely paper-free process and smart case allocation ensures costs are low through optimal use of collection department resources.

A flexible dunning model ensures maximum productivity. Create your own dunning workflow by choosing from a set of defined parameters reminders: the outstanding amount, the exposure of clients, the minimum number of days outstanding, date of the last dunning action toward the client or any other custom attribute available.

- Initiate debt collection activities in accordance with appropriate practices and policies
- Manage and track past due clients and clients who may be owed in the near future
- Integration with the communication hub for the purpose of calling clients
- Generate alerts for different communication channels, primarily for print media (PS, email, SMS, XML, FTP)
- Collaboration with all responsible parties in debt collection (legal services, back office, senior financial management) to agree on debt payment plans
- Support in creating plans for refinancing, reprogramming or installment repayment
- Outsourcing client debt



Processes are created and modified through a simple workflow graphical editor and may vary depending on the segmentation or group of clients.

Most often, the first part of the debt collection process involves contacting the client by email/phone and alerting them of an outstanding debt. Multicom Collection solution supports full campaign management functionalities. From the initial segmentation of targeted customers, allocation of items agents, redistribution of objects, integration with Communications hub, prioritizing tasks to monitoring of recovery after each step in the collection.

Through an intuitive and transparent graphical interface, it is possible to modify and supplement the process, as well as process versioning and parametrization of the dunning process.

For easier monitoring of reminders, a graphical insight into the process steps is available to the system user: what steps are completed, what steps are possible or repetitive, and how much time has elapsed since the last process. All actions taken are logged with the exact times and details of changes by subject and process step.

For an informed and successful conversation with your clients, it is essential to have a complete picture of the client so that all relevant business information is displayed in one place. In addition to data from the current database, it is possible to retrieve data from other systems in online mode, for example, the current user debt.



## Security

Fine-grained data access control gives complex company hierarchies the ability to display the same object being processed in a different perspective to users or collection agents. A single object can be simultaneously processed across multiple levels of hierarchies with a restrictive view of sensitive information.

Intuitive agent interface and data visualization facilitates the work for making timely decisions on receivables.

## Dashboards and reports

Configurable dashboards with an intuitive interface helps management gain insights on recovery speed and enable decision-making before it is too late.

Reporting by arbitrary criteria available from the data model, with the option to export to commonly used formats (Excel, Word, PDF), complete tracking of history and changes by subject and process steps provides a detailed overview of key steps in collection of receivables.

## Exceptions

The module supports setting exceptions to individual steps or the entire reprimand process across different hierarchies of a defined system. Setting exceptions can result from invoking users, eg. automatically setting an exception by assigning item status, manually entering or mass importing, and initiated by an external system via the API.

Exceptions can be time-limited and can be manually or automatically repeated exemptions from warnings (e.g. When the user breaks the deadline for payment promise, exemption is removed and the process of reminding continues).

### Why Multicom Collection is suitable for your business:

- Flexible dunning model with pre-defined and custom parameters of reminders
- Easy adaptation of the dunning process
- Intuitive agent interface and data visualization
- Simple workflow graphical editor for creating and changing process steps
- Fine-grained data access control