

DEBT COLLECTION SYSTEMS, TECHNOLOGY AND APPLICATIONS



The firm's association with its allied Information Technology company, TECHORA (Pty) Ltd, has enabled it to build a robust Systems and Infrastructure Architecture that enables the firm to meet Clients requirements in terms of Integration, Reporting, Strategy and Recovery.

The systems are all integrated allowing for the seamless flow of data between them internally and delivery of required data to Clients for integration purposes.

These systems include:

1. *Excalibur*



Our firm uses the FutureSoft Excalibur system as our core Debt Management System. The system is comprehensive in its functionality and scalable in terms of data and user capacity.

It has workflow/Business Process Management built in and is tightly integrated to the systems mentioned in this document.

Its intuitive interface and 'ease of use' from User through to System Administrator are key benefits, together with its automated campaign and comprehensive ability to handle large volume data.

The system supports bi-directional omni-channel communication, on a one-to-one, or campaign basis.

2. *Realconnect*



Our telephony architecture comprises a predictive and preview dialler. This highly intelligent predictive dialling solution dramatically increases calling efficiencies and uses advanced real-time algorithms to present 'live' calls to our agents.

The system is integrated into Excalibur allowing for the definition and build of campaign data from Excalibur, passing the campaigns directly into the dialler allowing for reduced turnaround times to activation.

The Predictive Dialler provides us with the following:

- Powerful and flexible dialling options –Predictive Dial, Preview Dial or Click and Dial.
- Multiple Simultaneous Campaigns.
- Flexible Area code programming.
- Retains full dialler contact result information.
- Highly accurate Call Progress Analysis and Agent productivity real time.
- Monitoring of system and trunk response levels.
- Provides service level alerts to management.

Furthermore, to ensure call quality and limit disputes, all calls are recorded, in stereo.

3. Callbi



Callbi is an advanced speech analytics tool kit that allows for the transcription of telephonic conversations into a raw text format.

The system, through an intuitive user interface, allows for the building of queries to interrogate the transcribed calls.

- Has increased Q&A capabilities in terms of timelines and penetration into call-base. 100% of calls are interrogated from a quality assurance point of view.
- Ability to monitor common trends in debtor conversations, i.e., unemployed, retrenched, etc.
- Identification of training requirements.
- Identification of risk elements.
- Enforcement and monitoring of call scripts.

4. Ghostpractice



Ghost Practice is a leading Legal Practice Financial Management system incorporating best practice Trust accounting and General Ledger functionality. The system is approved by the Legal Practice Council of South Africa.

The system enables Enhanced and Automated Pay over processes to All clients. The ability to customise this, has enabled us to service each individual clients' requirements in terms of method and format.

Integration to Excalibur Debt Management system for the seamless bi-directional flow of data in regard to debt recovery matters and financial transactions.

5. Real pay



Real pay is our partner of choice for electronic payments and manages our Debi-check Mandates through its integration direct into the Excalibur Platform.

6. Easypay



EasyPay provides the customers of our clients with an extensive network of retailers at which payments can be made, thus making pay points more accessible.

7. Robotic process automation (RPA)



Bots (or modules running over the internet) perform the manual tasks of data capturers or data gathering up to 10x faster than their human counterparts and perform these tasks 24 hrs per day. This allows us to “integrate” to systems and clients where a traditional file or database integration is not possible for whatever reason.

8. Secure debt collection data downloads



Data retrieved by our agents is passed between ourselves and our clients using secure platforms such as encrypted email, SFTP or direct link such as VPN. These systems are set up entirely at the discretion of the client.

Information received from our clients, pertaining to the debt recovery process, is electronically uploaded into the systems with full status reporting and audit trailing of imports. Any return information or electronic feeds given to clients is customised according to system-specific requirements and submitted via one of the secure means available.

9. Debt collection reporting & client integration



Our Core systems are replicated to a data warehouse environment at transaction level, allowing us to execute complex reporting functions without affecting performance of the live system.

We have extensive Business Intelligence resources in-house, allowing us to develop/customise and deploy both customised integration and reporting requirements across our client base.

We also offer a consulting service to clients to assist them in the formatting of reports and definition of integration. This makes a valuable contribution to the management of clients' own portfolios, as well as those of external agents.

10. Business continuity and disaster recovery



Business continuity is ensured through a robust LAN/WAN architecture with multiple failovers for WAN connectivity and all LAN infrastructure deployed in High Availability stacks.

In the event of our primary call centre being unavailable the firm has a fully setup and operational Disaster Recovery centre in separate premises with independent WAN/LAN infrastructure.