



CreditRecovery

Business Application Template



*Follow up on Default Accounts ...
Proceed with Legal Action ...
Carry out Recovery Processes ...
All your concerns are answered,
by CreditRecovery.*

Credit collection and recovery processes for default accounts can be tedious, complex, lengthy and very often plagued by evasive actions, disputes, and oversight, causing further financial loss to corporations. The efficient management of default accounts is therefore critical to improve your bottom line thus enhance profitability.

CreditRecovery is the right solution. It is a ready-made Business Application Product from **WORKFLOW GBS** for tracking and monitoring high volumes of default accounts or non-performing loans (commonly referred to by banking institutions) of various natures.

CreditRecovery delivers the following key benefits:-

- Up-to-date status on every active default account can be accessed by all parties concerned to reduce cumbersome manual file retrieval for timely follow-up actions.
- On-line follow-up reminders avoid oversight of critical processes.
- Conforms to corporation's own internal guidelines on credit collection and recovery processes; compliant with external governing authorities' policies and procedures when default accounts arise.

- Monitors closely the performance of internal staff as well as business associates like legal firms and debt collectors in their portion of work on default accounts assigned to them. This will enhance the overall operational efficiency.

Within a large corporation, from Early Collection Restructuring, Legal (Litigation), and Recovery departments, to the Branch Offices, **CreditRecovery** through its Multiple Collaborators Per Case Design, allows multiple parties to access and work on a default account with their respective actions.

The same Multiple Collaborators Per Case Design also allows the large corporation to appoint and assign default accounts to external business associates based on their business expertise. This will assist the large corporation to handle certain important processes.

These business associates would be using a corresponding product from **P&O Global Technologies** with help of a file exchange facilitator called '**Postman**', an Add-On Software Module from **WORKFLOW GBS**, to execute their part of the actions required for a default account, within an on-line environment easily and speedily.



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K u a l a L u m p u r • B a n g k o k • F l o r i d a

Salient Features & Benefits

No.	Function	Description
A.	Host Integration	<ul style="list-style-type: none"> • supports most industry-standard data sources, including: text files, Excel files, SQL sources and XML files. • Auto data download and upload via scheduler or base on workflow processes
B.	Workflow Management	Create custom workflow with triggers based on credit collection & recovery processing events. Easily modify workflow rules to keep pace with future changes
C.	Case management	Act as an electronic case folder to keep track of latest case status in term of litigation type, case status, person in-charge, case information, business partners assigned, documents, email and images
D.	Case Distribution & Assignment	Auto distributes and assigns cases to relevant users or business partner base on predefine case distribution formula
E.	Document/Image management	Using electronic case folder to store and catalogue case documents
F.	Alerts, Notifications & Outstanding Tasks (Alarm Clock)	Set custom alerts, notifications and outstanding tasks to automatically notify users & business partners of critical litigation processing events
G.	Management Information/Business Intelligent tool	<ul style="list-style-type: none"> • Business partner performance report by litigation tasks • Billing (Transaction and Aging report) • Commentary report – To show recovering processing activities transpired since day one • Case status report • Status aging report by collection stages/tasks
H.	Billing	Keeping track of bills submitted by Lawyer and other Business Associates per case basis. Option of calculating fees base on predefines formula can be included
I.	Email/Fax/SMS	Allows standard email/SMS templates to be created and linked to workflow processes to enable speedy sending of email/SMS all within one system and in the form defined
J.	Security	<ul style="list-style-type: none"> • Define security profiles for different categories of users • Flexible combination of access rights to add, edits, delete or view • Audit Trail

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