



SCM
SUMERGE COLLECTION MANAGER

BOOST
YOUR COLLECTIONS &
RECOVERY PERFORMANCE

In this everyday competitive environment, cutting down your collections cost, and improving productivity is becoming critical to success.

SUMERGE is now offering a COMPLETE solution to streamline the processes and daily activities for the collection department. Sumerge Collection Manager, SCM, is designed to manage debts, provision levels, and increase productivity and profitability. This prevailing application has proven success in providing effective actions at the appropriate time, and measuring and optimizing performance of collection actions, strategies and collection staff.

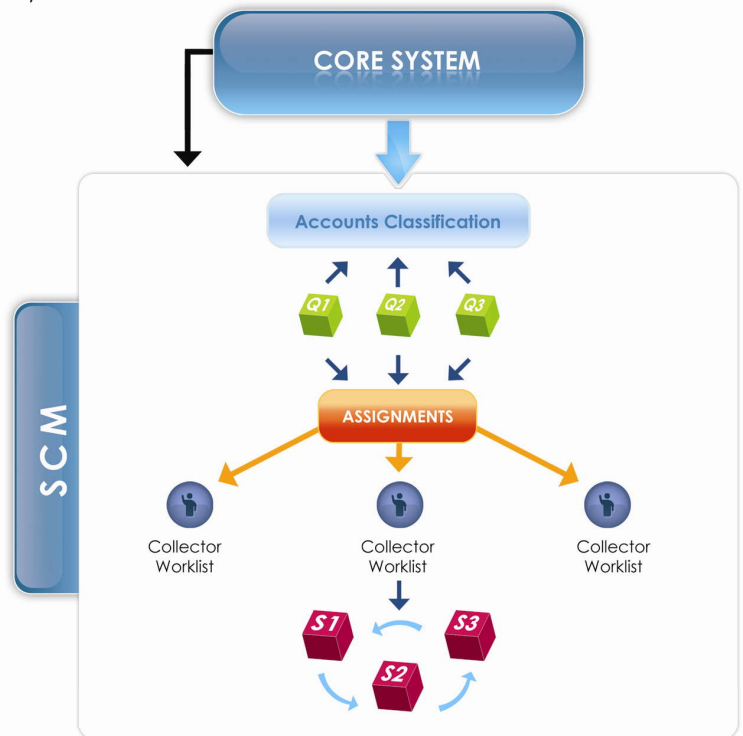
Managing cash flows may prove to be one of the keys to survival. SCM has been designed to help users track and collect overdue accounts and manage the collection process more effectively than they could using any existing procedures.

SCM allows you to manage collection activities and operations by:

- Controlling the strategy and business rules without the need for IT intervention.
- Adding new products, cycles and branches.
- Reducing work preparation by automatic classification of accounts based on different combinations of products, buckets, cycles and states.
- Easily retrieving delinquencies list from core banking system.
- Easily assigning accounts to collectors.
- Reducing time of time-consuming research by providing collectors with complete account information, transactions, and activities history.
- Easily handing over accounts.
- Saving time and effort by providing collectors with complete account information, transactions, and activities history.
- Improving collectors' performance by reducing time spent on administrative tasks and increasing customer contacts.
- Reducing the effort of manually monitoring the collection activities, by automatically generating graphically represented reports on collectors and collections' status.

SCM offers a wide range of features:

- Defining collection strategy by defining accounts classifications, business rules, workflows and collection teams.
- Monitoring collection activities and end results.
- Collectors performance monitoring and reporting.
- Automatic monitoring of installments and promises-to-pay.
- Assignments and reassignments of accounts to collectors and teams.
- Supervisors team management and monitoring screens
- Supervisors comments and notifications.
- Each collector has his own work list, where work lists are divided into queues for ease of use.
- Complete account information. (customer and product info, transactions history, activities history, other products, comments...etc)
- Collection states and workflow.
- Integration with backend systems via live (real-time) or batch interfaces.
- Security and access rights.
- Graphical representation of information and reports.
- Advanced search options.



SCM is highly customizable to suit your needs and yet can be operational in no time.

SCM allows you to efficiently manage your collections operations by:

- Cutting down your collections cost.
- Increasing your collection rates and recovery.
- Improving productivity and increasing the number of accounts per collector.
- Speeding collections' rate.
- Automatically monitoring collections and end results.
- Supporting multiple products and keeping customers information consistent regardless the product or information source.

