



# ETHIX COLLECT

◊ Solutions for Competitive Advantage



## Streamline your Collection Process

### The Benefits of End-to-End Collection Management

ETHIX Collect dramatically optimizes credit-to-cash collection processes, accelerates cash inflows within your organization, and equips you to better handle the challenges faced while managing customer credit risk and billing exceptions.

#### Effectively Manage Communication with Customers

- ◆ The module allows users to Initiate phone calls, record call outcomes and customer responses.
- ◆ Associate an action or a result to a response and reschedule customer arrears after receiving a promise to pay.
- ◆ Create and reschedule new and existing tasks manually or using an automatic scheduler to facilitate and automate customer communications.
- ◆ Follow up on a customer's promise to pay by checking the paid amount and the remaining amount and modifying promise-to-pay amount and schedule according to new updates.





Increase

## Cash Inflows, Trim Down Bad Debt, and Optimize Products through ETHIX Collect

An important indicator of a good financial position is an organization's cash flow cycle. However, the process of cash flow management is complex and labor-intensive, particularly when exceptions such as past-due accounts can threaten cash flow and increase the risk of bad debt.

ETHIX Collect provides a set of proactive measures and functionalities that support Collection Agents in the monitoring of accounts and customer credit situations. It facilitates customer communication, optimizes workloads, proactively tracks accounts with delinquencies or overdrawn criteria, and classifies them into queues in order to assign them to the right employees. In addition, ETHIX Collect helps maintain customer promises through automatic detection of the amounts paid on a daily basis and by providing access to up-to-date online customer account information.



Define

## Inclusion Criteria for Delinquent Accounts

ETHIX Collect defines the business criteria in regard to identifying deposit accounts or loans for collection at end of day processing. Inclusion criteria may include account type, number of delinquent days, and the amount over limit.

## Organize and Manage Groups, Queues and Users

The module allows users to organize workloads and categorize tasks by creating groups and assigning agents based on workload. Delinquent accounts can be categorized using filters such as class code, branch number and account range. Multiple queues can be assigned to one group where accounts can be displayed in the queue according to parameters such as account balance and number of delinquent days.

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Streamline

## Communications with Customers

ETHIX Collect streamlines customer communication by allowing the creation of standardized correspondence templates for sending letters, and by automating customer responses such as Busy, Invalid Number, Call Back Later, Promise to Pay, Reject to Pay, etc. and specifying the results (or actions) used by agents in response.

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Organize,

## Automate and efficiently manage your customers' accounts.

Defining expenses is similar to Income GL definition. Banks have the ability to define normal Posting GL or a total GL account. In case of total GL account, ETHIX PCD automatically calculates the balances of the accounts under this totaling GL number. Expenses can also be defined on the pool level, group level or global level. Therefore, the net income to be distributed for each pool will be the Pool Income – Pool Expense.

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Organize, Automate

## and efficiently manage your customers' accounts.



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Move accounts from one Agent to another and distribute non-assigned accounts to optimize and balance workload.

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Change the status of an account or group of accounts using different statuses.

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View account and customer information and understand customer credit state in order to analyze customer accounts and make informed decisions.

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Verify collection addresses and phone numbers from a source contact related to the customer.

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Add notes and attach documents to accounts for future reference.

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Predefine templates and send automated letters to customers, and complete account and customer details automatically to facilitate an Agent's work. Agents can specify the correspondence address and define the recipient or someone else as the account owner.

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Track collection history or actions, responses, calls and correspondences.

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— Distribute Accounts for Optimized Workload

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— Use Status to Categorize and Assign Accounts

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— Analyze Accounts for Better Visibility

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— Review History for actions and Correspondences and assign accounts with specific status to any collection agent.

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Assign a permanent Agent to centralize communication with the customer and minimize the number of times a customer is approached. This can be modified at any time.

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— Send Letters Using Predefined Templates

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— Attach Documents for Future Reference

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— Write Notes for Future Tracking

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End of Day

## Processing

Support the monitoring of Promises in order to validate kept promises, track broken promises, and count them per customer.

Deduct any amount paid before the due date of the promise from the promised amount till the end of promise valid time. Retrieving Delinquent Accounts according to previously defined delinquency inclusion criteria and deactivating accounts that do not match any of the criteria.

Assign accounts to Queues according to previously defined criteria and conditions and assign accounts that do not match any of the queue criteria to an Orphan Queue.

Assign accounts to Collection Agents according to the percentage of their share in the workload defined through the Group.

Print Communications to be sent to customers during the work day.



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Lower Operational

## Expenditure

ETHIX Collect supports the follow up and collection of amounts in arrears within a specific time-frame and efficiently manages overdue accounts.

The module streamlines financial positions to improve collection cycles and decrease charge overdrafts or bad debts.

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## Accounts Segmentation and Profiling

Categorize and segment customer accounts according to predefined criteria to facilitate information retrieval and account tracking.

Support legal processing through the management of cycles related to police complaints, auctions and court cases.

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## Reporting, Analytics and Insights

ETHIX Collect provides a varied set of preconfigured reports and dashboards to enable the effective identification of high-risk customers and prioritize them for collections.

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Operational

## Excellence

ETHIX Collect offers a diverse, integrated and flexible toolbox to effectively interact with customers, record the outcomes of their calls, automate communications, maintain customer promises, add notes or attachments to accounts and perform data verification.



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About ETHIX

# Financial Solutions

ETHIX financial solutions empower financial institutions to achieve operational excellence, cost leadership, growth and product innovation in today's challenging and ever-evolving global financial services environment. ETHIX's multi-channelled corporate and retail products and services address the challenges encountered by financial institutions today, equipping them with the tools and technology they need to sharpen their competitive edge.

ETHIX financial solutions empower financial institutions to achieve operational excellence.

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### At the Forefront Since 1981

International Turnkey Systems Group (ITS) has evolved to become the industry leader in the provision of innovative information technology solutions and services, bringing tested and proven business solutions to global top tier clients across a wide range of industry segments.

A global financial technology provider, ITS offers R&D centers in Kuwait & Cairo, and 8 offices and numerous partners in the Middle East, Africa, East Asian regions, as well as the Caribbean. The Company brings vast experience and the expertise of more than 1200 professionals across 7 countries.

ITS is the market leading provider of innovative Shari'ah compliant IT solutions. ITS offers clients award winning products and expert IT services that support our customers' critical business functions. We leverage the "Global Delivery Center" to develop, design and deliver cutting edge software and service solutions to our local, regional and international clientele, and collaborate with leading names, including IBM, Oracle and Microsoft, to ensure our clients are provided with the latest solutions available in the market.

Recognized as a leading solutions provider, ITS has received numerous accolades including 12 international awards in the last five years, with its flagship product range 'ETHIX' continuing to be adopted by financial institutions throughout the MENA region and beyond.

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**ETHIX Financial Solutions** please visit  
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