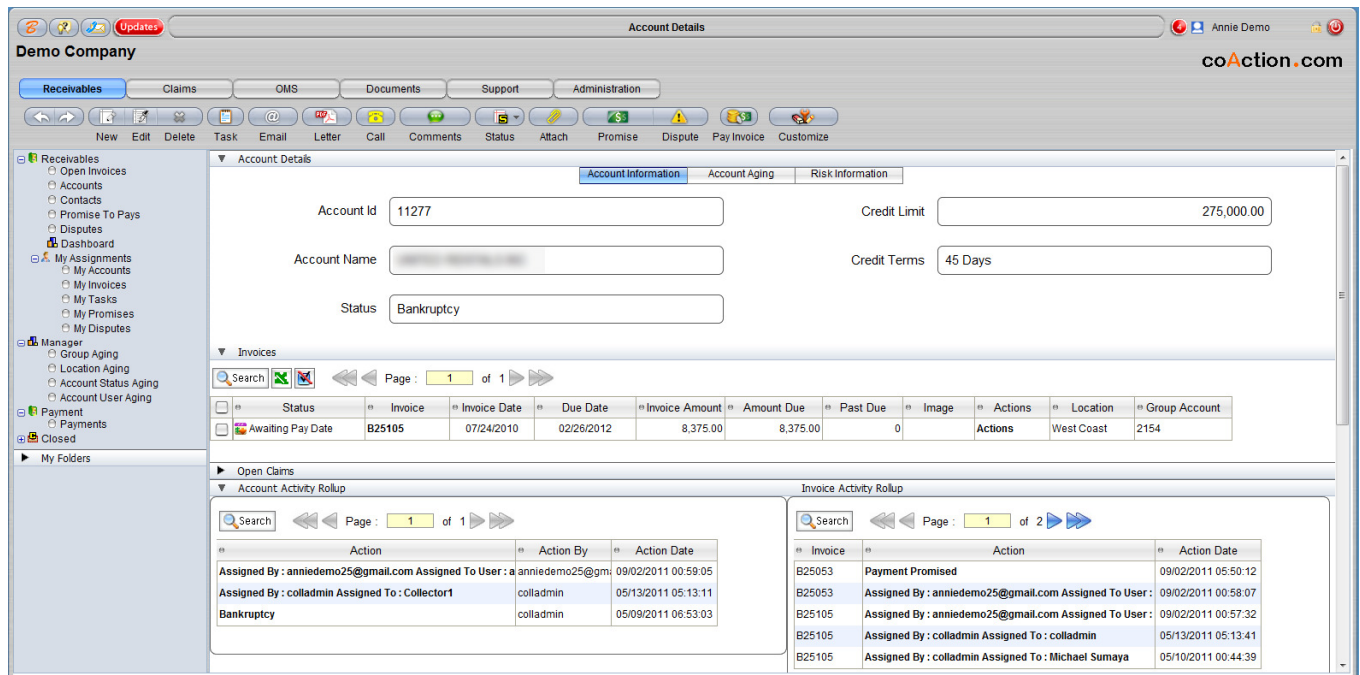


# coAction Receivables Management

coAction Receivables Management provides an advanced platform that brings together the best of collection processes and strategies to manage collections-related activities.



## Features

- ▶ Integrate the receivables platform with power dialers, IVRs, and call centers
- ▶ Prioritize workloads using user-defined categories or other criteria
- ▶ Escalate issues
- ▶ Set up and receive alerts
- ▶ Real-time monitoring tools & analytics

## Benefits

- ▶ Receive debtor payment via the Web
- ▶ Boost employee productivity
- ▶ Exchange information with credit grantors via the Web
- ▶ Manage inbound and outbound calls effectively
- ▶ Understand and interpret customer behavior and key trends
- ▶ No software to install or maintain

## Process Based Receivables Management

For too long, collections and receivables departments have been using vanilla software systems to manage collections. Even with the best of collection process and strategies in place, the rigid and inflexible software environment used by many collections departments lack the breadth and depth of functionality needed in today's real-time world. The lack of advanced collection management software has led to inadequate management of business workflow, more paper than needed floating around, lack of auditing & history control and patch-work systems based on spread sheets.

coAction.com interfaces with your accounts receivable system. Employees can pull specific pieces of account data, such as balance owed and notes about the account, directly from multiple databases using drag and drop technology. Workloads can be prioritized by user-defined categories and other criteria that direct data flows to the appropriate employee or manager. coAction.com Receivables is focused on ways to boost end-user productivity. coAction.com integrates collections software with power dialers and call centers to more effectively manage inbound and outbound calls.

## Simple, Yet Powerful

coAction.com makes it easier for collections personnel to exchange information with credit grantors via the web, receive debtor payments online, and boost employee productivity. The platform uses analytical expertise, reporting, and data mining tools to understand and interpret customer behavior and key trends that change customer behavior. coAction.com uses the most predictive combination of models to measure risk, response, revenue or any other objective that is to be measured.

	Current cost of Invoice Management		Impact on cash due to coAction.com's Invoice Management		
	Current Average Receivables	Current DSO	Reduce DSO by	Future Average Receivables	Addition to cash for Investment / Lower Borrowing
<b>Average reduction in DSO days</b>	\$167,000,000	60	15	\$125,250,000	\$41,750,000
<b>Average reduction in Bad Debts</b>	Current Average Bad Debts	-	Reduction in Bad Debts by	Future Average Bad Debts	Bad Debts Saving
	\$20,000,000	-	\$5,000,000	\$15,000,000	\$5,000,000
<b>Average reduction in Exceptions management costs</b>	Current value of Exception Invoices	-	Savings Rate	-	Amount added to Working Capital
	\$75,000,000	-	50%	-	\$37,500,000
<b>IMPACT ON CASH :</b>					<b>\$84,250,000</b>
<b>Assumption : Company with small, medium, and large corporate customers with a revenue of \$1 billion</b>					