

Portfolio Management

Process based Portfolio Management

For too long the collections and receivables departments have been using vanilla software systems to manage portfolios. Even with the best of collection processes and strategies in place, and 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 portfolio management software has led to inadequate management of business workflow, patchwork systems based on spreadsheets, lack auditing controls and history.

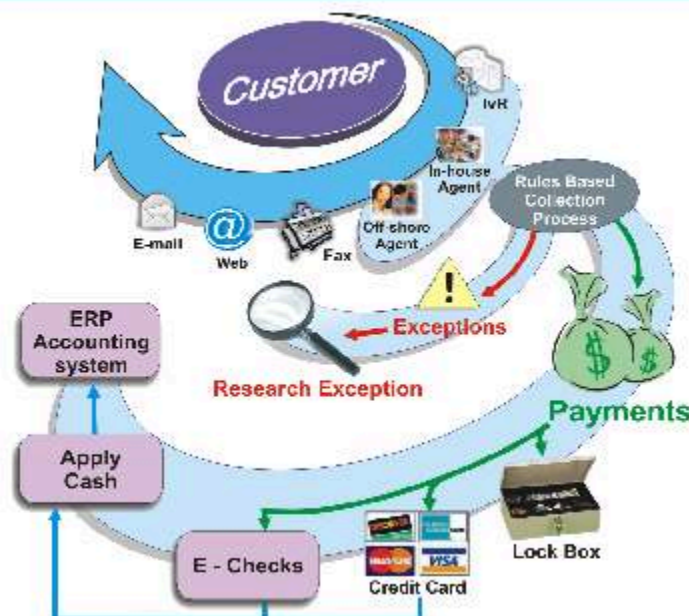
Simple, yet powerful to use

CoAction makes it easier for collections personnel to exchange information with credit grantors via the web, receive debtor payment via the internet, 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 it. coAction uses the most predictive combination of models to measure risk, response, revenue or any other objective that is to be measured.

Features of the platform









- **Rules-based segmentation of tasks and priorities** is achieved through an advanced business rules engine. You can define these easy to use business rules, simply by using a web browser. No programming knowledge is needed to customize the rules.

PORTFOLIO MANAGEMENT PROCESS
A simplified view of the process



“Companies free up upto 10 percent of revenue between the time a customer places an order and cash is in the bank”

coAction.com

-  **Calendars/Alarms/Schedules** functionality allows users to use the system as a personal organizer. A user can drive the workflows and drill down from the organizer interface.
-  **Customizable collection strategies** on rules-based processes allow you to define how each user will get tasks assigned, prioritized, escalated, and routed in the workflow.
-  **Real-time monitoring tools** allow users to sense, detect, analyze, and control events in real-time, throughout the life cycle.
-  **Task management tools** are available to automate routing tasks such as sending letters, faxes, e-mails, and schedule IVR calls.
-  **Pro-active exception resolution** allows for better service to customers at a lower cost and a higher rate of collections reducing DSO and bad debts.
-  **Integration with Interactive Voice Response systems** allows for about 40% of the calls and collections to be managed without a human operator.
-  **Integration with ERP, Lockbox, and Credit Agencies** is easy to setup through coAction Adapters.
-  **Outsource without loss of control** as the company retains real-time access to information in an outsourced process. It allows for an environment, where the outsourcing entity acts as an extended arm of the finance operations.

Comprehensive functionality

coAction interfaces with the end user's 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 is focused on ways to boost end-user productivity. coAction integrates collections software with power dialers and call centers to more effectively manage inbound and outbound calls.

Interactive
Activity planner

Bank
Integration



Dash Boards &
Real-Time Analysis