



High-End Collections Software Reviews

The high-end collections space is served by a variety of powerful applications that are built using a number of different approaches, all geared toward delivering the speed and efficiency that is essential to serve companies and agencies with seats numbering in the hundreds. As you look for the right application for your needs, you need to be asking questions that are geared not just to finding the “best” product, but the one that best fits your needs.

The choice of architecture and how it is implemented becomes critical in high-end deployments. In the vast majority of cases, client/server versions of these applications become the product of choice, allowing greater cost-effectiveness, and better control and customization to your way of doing business, rather than an ASP. However, it's not just a matter of canceling a service that hasn't met your needs or doesn't expand gracefully. Instead, you own it, for better or worse, and have probably spent considerable resources in training and customization efforts to make it a part of your company culture.

A few questions to ask: Do you use a thin client, fat client or rich client, and why is that choice right for you? Do you use an ODBC-compliant database? What language is used, and why? With answers in hand, there's no substitute for pitting one product against the other; although no one knows the shortcomings of a product better than its supplier, no one is more willing to talk about its weaknesses than its competitors. When you have narrowed the choices down to two or three, ask each supplier to point out the weaknesses of the others for your application, then take the critiques back to their respective suppliers for rebuttals. Their response to what are, in many cases, valid criticisms (there are no perfect products or products perfect for all users) is probably more important in judging them as a company you want to do business with than any canned feature presentation.

— By Glen Gordon

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CollectOne-Tiger Integrates with Popular Databases

The third-party collection agency can easily create its own brand on the Web interface their clients see.

By Glenn Gordon



Riding the crest of technology from minicomputers to PCs, Collection Data Systems (CDS) of Simi Valley, Calif., introduced CollectOne-Tiger as a Windows-based application for first-party collectors and third-party collection agencies in the early 1990s. CDS believes that as more powerful, less expensive PCs have become the norm—along with Windows platform technologies—the preponderance of scalability issues have moved from the hardware arena to software. Thus, CollectOne-Tiger, designed specifically to be easily, but highly scalable, has seen wide acceptance among high-end collection firms.

Interface

Windows users will feel immediately comfortable with the CollectOne-Tiger interface with its row of pull-down menu selections across the top. Below the menu selections, and giving the window a somewhat unusual appearance, is a row of large, colorful icons that provide one-click access to many frequently used functions. The actual appearance of the interface to any particular user will depend on the responsibilities and access rights he or she has.

Features

For the collector, account selection by any of several methods brings up the WorkCard—the primary working screen for collectors. From the WorkCard, all the account information is either displayed or quickly accessed. Every conceivable bit of information relative to an account appears here. Each system user has an ID with an associated security level, controlling the screens that are displayed and the menu items available to that user. A user not involved in trust transactions, for example, will never see that menu selection.

Delivering what CDS calls the most flexible, comprehensive set-up capability in the industry, up to 85 percent of the software is customizable. Starting at setup, customization is performed according to the kind of services the user provides, followed by additional customization at the company and individual user levels. Among the management tools are a wide range of collector incentive mechanisms.

First-party organizations such as banks, insurance firms, credit

unions and others can benefit from automated ACH (automated clearing house) links. These functions allow for online processing of electronic checks and credit cards. The collector can further establish recurring, automatic (online, electronic) payments. The collector can be notified only in the event of a default in that payment plan.

The third-party collection agency can easily create its own brand on the Web interface their clients see. Clients, in turn, are not limited to a single set of data about their accounts, but can create their own reports in the format that fits their needs,

making real-time tracking of agency performance possible.

With the CollectOne-Tiger, CDS has sought to combine the legacy of capabilities built up over 30 years with the power and flexibility of the broadest, most popular database environments. CDS provides interfaces to the three most popular databases, Sybase, Microsoft SQL Server and Oracle, giving confidence to the user of the stability and longevity of the product.

The emphasis on popular database compatibility also enabled CDS to bring the advantages of higher levels of integration to bear on the collections solution. This is an area where high-end users will find significant benefits, since it is here that the efficiencies of integrated, interoperable debt collector solutions become most significant and inefficiencies most costly.

Support

CDS provides unlimited telephone support Monday through Friday, 6 a.m.–5 p.m., PST., and 24-hour support is available for an additional charge. Support questions are also answered by e-mail. Free downloadable updates are available to all licensed users.

Summary

CollectOne-Tiger is optimized with first and third-party collectors in mind. Its systems are the result of a feature-rich functionality resulting from customer feedback since 1970 that has been combined with interfaces to the most popular, industry standard SQL databases. A user-friendly interface, intuitive online help and smart pull-down menus combine to make CollectOne-Tiger a powerful, efficient tool for large-scale collections users.

Collection Data Systems

www.collectone.com

888-816-3333

“Tiger does complex jobs easily with the current release of the product on the new database, which includes the new data management and reporting based on the relational database.”

—Jeff Heiber

Washtenaw Credit Corp
Ann Arbor, Mich.





CRS Platinum Offers Self-Serve Customer Service

The high-level search is able to bring up payment records of searched subjects.

By Lori Widmer

CR Software in Fairfax, Va., offers two levels of collections capability with its Collections Resource System (CRS) Platinum and Classic software. Platinum, designed for the high-end market, has the ability to handle an unlimited amount of accounts and an unlimited size of collection entity. The server is housed at the client's site.

CRS Classic (see July/August 2004 *Collection Advisor* for a review) is a scaled-down model that is made for smaller agencies and promises to deliver quality, full-featured debt collection software at a reasonable price.

With CR Software, there is an up-front, per-user cost. At a 200-user system, approximate costs for the program would fall near \$150,000, which is a one-time cost. The company also charges for support services.

Features

In addition to Platinum and Classic, Atlas ASP is an online subscription version of the program. The differences between Atlas and CRS Platinum is that the server is owned and operated by CR Software, and sits on an Internet backbone. Atlas ASP is a pay-per-use service. Atlas ASP charges are an estimated \$700/month for a four-user system.

Within CRS' basic package, there is the ability to have access through the Web for clients or debtors. Clients can access account files and generate reports, while debtors can check balances and payments.

One of the system's features allows management to restrict access to certain levels of employees. The system is also flexible in terms of multiple office locations, multiple users within one office and within different business units. Users can run reports on system activity by user, and monitor the success rate of each unit of business.

The high-level search is able to bring up payment records of searched subjects. There is also a letter-printing service that meshes with the address files through the software. And, if that's not enough, the software is designed to accept checks by phone and to automatically deposit funds (ACH), as well as accept credit cards and transfer balances.

Another key element to the software is data input mapping that customizes the incoming data into the system in a uniform manner, maintaining a consistent database structure. The software also handles virtual payment posting functions that automatically applies the payment to specific areas of the business.

There are real-time capabilities to allow the agency to run reports on the various business segments and generate data on the success rate of each area. This process offers any agency the ability to perform "self-service customer service," for their clients, according to CR Software. The same capability is available at the debtor level online. Much like online credit card services, CR

Software's online service (CRS Navigate) allows debtors to access password-protected account information.

With a system so comprehensive, a complete test run report is not available. The demonstration showed many of the software's functions at an average user level. Many of the system's truly unique functions require a more detailed representative-guided session.

Support

CR Software has a fully functional support center that offers 24/7 support, including troubleshooting and customizing the system to the unique user. Also available to answer any SQL or Oracle compatibility issues is CR Software's data mirror product that allows clients to get CRS information out in SQL format. The company also has addressed most compatibility issues with predictive dialer programs, as well as integration with skip tracing software.

Summary

If you are investigating CRS for your collection needs, take note: looks can be deceiving! An initial guided tour through the system only begins to reveal the true bells and whistles of the entire program. However, the description of the software by CR Software's representative revealed layers of function that proved the company was truly on top of the market needs. The added appeal of a one-time, up-front fee makes CRS a force to be taken seriously in this market space.

CR Software, Inc.

www.crssoftwareinc.com
800-222-1722

Artiva Customizes Interface and Work Flow

The champion-challenger concept measures and reports performance results, as well as automatic modification of the workflow based on those results.

By Glenn Gordon



Ontario Systems of Muncie, Ind., provides a range of receivables management solutions with an emphasis on the high-end user. Founded in 1980, Ontario introduced its FACS product in 1984 and has reportedly built the third-party collector market share to 39 percent. In the last six months, the Artiva family of five new products was introduced as the “new generation of collection solutions,” with Artiva Agency targeting third-party collection agencies.

Operating in a client/server setup using the thin client concept, the Artiva architecture provides for the graphical user interface (GUI) to be generated on the desktop. This approach leaves only data to ride on the network and reduces network demands, a particularly important point when an installation may encompass several offices spread over a wide geographic area.

Interface

The Artiva Agency interface at collector login is a window with four sections: Work Accounts, Goal Analysis, Schedule and Reports. Work Accounts allows selection from choices such as Dialer, Pool (or queue) and Schedule. The Goal Analysis provides a running display of collection progress and the daily goal. The Schedule section has pull-downs for each day, allowing the collector to view current and upcoming work schedules. The Reports section lists commonly used reports that can be selected as needed. When any of the Work Accounts selections are made, a window divided into two panes appears. A narrow pane at left allows selection of various actions with the right pane comprising the majority of the window, displaying account information for the account to be worked.

Features

Discussing details of the collector interface is rather deceptive, because one of Artiva’s strengths is the customization aspects of its collector interface and workflow. Ontario Systems prevents the user from modifying the basic code, assuring that product

upgrades and new releases will operate correctly. However, product development tools are provided that allow the virtual crafting of a unique application that the user can maintain as a proprietary configuration. Of course, for the user who is primarily interested in getting up and running, Artiva installs with standard template screens and drop-downs, only requiring the install team to assist in setting up the workflow. Customization also is extended to client access interfaces that can be made proprietary for each client.

Artiva is built to be fully ODBC compliant, allowing Crystal Reports or other reporting clients to be instantly used. To greatly increase the speed to create reports, Artiva’s architecture is designed to create and store data cross references, while also retaining data details after reports are made. New to the Artiva product is extensive use of the champion-challenger concept, allowing measurement and reporting of performance results, as well as automatic modification of the workflow based on those results.

The Artiva Agency product also incorporates extensive methods to make the system do the work, guiding collectors instead of relying on their initiative. For example, the general concept is to bring only the exceptions of the rule to the screen for the collector to act on, such as a broken promise.

Support

The product license and maintenance fee covering the purchase of Artiva Agency includes 8 a.m.–5 p.m. telephone support in the customer’s time zone. Also included are periodic updates and major releases, which normally occur every 12-18 months. 24/7 support is available for an additional fee.

Summary

Artiva Agency has incorporated customer improvement and new feature requests to make its already full-featured FACS product more flexible and customizable. The ODBC-compliant structure and workflow optimization make it a powerful tool for the high-end third-party collector.

Ontario Systems

www.ontariosystems.com
765-751-7000

“With Artiva, we’ve seen astronomical increases in our performance and we’re anxious to see what else we can do with the system once we fine tune our processes.”

—Mark Bernier
President and Chief Executive Officer
Thornton Capital Advisors
San Diego, Calif.





eCollections' Management Module Controls Software

The rich client interface can be downloaded through the Internet from Sentinel and installed by the user, with no IT department involvement.

By Glenn Gordon

Sentinel Development Solutions (Sentinel) of Pleasant Hill, Iowa offers eCollections and eCollectionsASP as its third-party collection solutions. Both furnish the same functionality, but for the high-end collector, the flagship eCollections product is a much more cost-effective solution and provides better control. eCollections is a stand-alone Windows/SQL client/server collection management solution employing a proprietary development framework called Distributed Component Architecture (DCA), also used on the ASP product. The DCA approach makes use of "rich client" architecture, providing the individual user with an interface that has a higher degree of usability, functional richness and speed than a browser-based interface.

Installation is simple—the rich client interface can be downloaded through the Internet from Sentinel and installed by the user, with no IT department involvement. Unlike a browser, the client application generates its own graphics, lessening the load on the host and the data network. At the same time, it carries the advantages of browser-based approaches with centralized management, automated administration and version control.

Interface

eCollections installs on the client machine as two separate modules, Management and eCollections. They are launched independently, and are consistent in appearance with two-pane windows. The Maintenance screen displays Active Queues on one side and Active Users on the other, while the eCollections screen is divided into Queue Information and Details. Both have standard pull-down menus at the top of the screen, along with a number of icons for speedier access to commonly used functions.

Features

Every aspect of the collection operation can be easily controlled using tools from the Management module. Active Queues displays to the manager the accounts that are available, and the Active Users indicates the collectors that can work the accounts. The collectors' workflow is managed by assigning queues and moving accounts into and out of their queues.

A row of icons at the top of the window allows access to a

host of other functions available from the Management module. A macro can be created using automation tools to combine several functions into a single step. Other functions, such as adding a task, changing the process status and writing a contact note, are easily accomplished. Creation of talk-off scripts and reports, as well as adding and managing users, is simply performed. Data entry fields and drop-down boxes can be created to increase collector efficiency and maintain consistency of data entry.

The collector starts the day by loading queues previously assigned. When loaded,

the queues, number of accounts in each queue and the total balance of the accounts in the queues appear in the right pane. A list of actions is displayed in the left pane as queues are expanded. The number of accounts requiring each action is displayed in the right pane, while accounts can also be viewed based on a common status. Clicking an action in the left pane displays all the accounts requiring that action in the right pane, with an Account Summary available when any account is selected. The complete account history is displayed here, allowing the collector to review and update information as necessary.

Internet-based access can be set up to provide for branch offices, collectors working from home or centralizing an international organization.

Support

In addition to e-mail support, Sentinel provides 24/7 telephone support, billed only as activated by the customer. Service is billed separately based on usage. For users of the installed version, an annual service release fee is charged that covers new releases, normally occurring twice yearly.

Summary

Through eCollections, Sentinel has leveraged its proprietary design to provide a combination of management tools and collection functions that fit the needs of high-end collectors. The intuitive interface and built-in help makes this application quickly profitable, while the architecture ensures the expandability of the installation along with growing collection needs.

Sentinel Data Systems

www.sentinel1.com
877-395-8976

"eCollections is crucial to what we're doing because the program consistently organizes our work for us and we always know what's going on with any debtor."

—Ernest Staggs

Director and Corporate Counsel
Bravo Resource Partners, LTD
Denver, Colo.

DAKCS Upgrades With Beyond.Net

The FootPrint module is designed for rapidly imaging, archiving and retrieving collection documents.

By Richard S. Buse



DAKCS Software Systems, Inc., Ogden, Utah, has developed applications for the collection and recovery industry for more than 20 years. Its Beyond.Net application is a major enhancement to DAKCS' agency management system, The Sting.

Features

Beyond.Net retains the SQL relational database and data mining characteristics of The Sting. Unlike The Sting, however, Beyond.Net is based on a graphical user interface (GUI). Most functions are launched by clicking on pull-down menus, buttons or icons, and those selections can be customized for individual users.

Account information can be wrapped for XML, a standard Internet language for sharing business data. Beyond.Net offers compatibility for Microsoft Excel and Word files, and can be installed on Linux, Microsoft or Unix servers.



Beyond.Net's account screen is the primary work area for collectors. In addition to viewing account histories and debtor contact information,

collectors can directly access an Internet browser from that screen. This function enables collectors to obtain information from skip tracing services, credit bureaus or other online resources.

A series of specialized modules are included with Beyond.Net. The FootPrint module is designed for imaging, archiving and retrieving collection documents. Scanned image files of checks, letters or other documents can then be attached to account files in .tif format.

With Legal-Trak, collectors can schedule and track the activities and expenses associated with legal recovery efforts. A database for process servers, courts and referral attorneys can be maintained. Summons, complaints and other court documents also can be printed.

The Loan-Trak module can be used for amortizing loans. Interest and principal payments can be tracked, and disclosure statements and coupon books generated. Loan-Trak also highlights slow pay accounts for action or review. The Cockpit section of Beyond.Net enables managers to monitor client account performance, individual collector performance, sales associate performance and overall agency performance. Individual collec-

tor performance can be measured by the dollar value of promises received, volume of accounts worked or total fees collected. Sales associate performance can be assessed on the volume of referrals, dollar value of referrals, fees collected and other criteria.

Client account information can be sorted by date range, amounts received, balances remaining or other criteria. Automatic distribution of such information to clients via fax or e-mail can be scheduled. That information can be entered in text, PDF or HTML formats.

Beyond.Net's Cost Watch capabilities for measuring overall agency financial performance begin as a part of the installation process. DAKCS helps the customer determine general business overhead. That overhead is then pro-rated into the unit costs for various activities, such as collector calls, or the generation and distribution of letters. Managers can then assess which clients or accounts are generating the greatest rate of return, which are yielding the largest net return, and which may be unprofitable or only marginally profitable. Monthly or annual agency revenue and profitability goals can be established, with real-time data provided for comparison. Those comparisons can be viewed in graph formats, enabling managers to gain a more visual understanding of performance.

A drag and drop feature enables users to easily transfer information into Beyond.Net's Report Writer. With Report Writer, an array of reports pertaining to account histories, client accounts, individual productivity and overall agency performance can be generated.

Support

DAKCS offers standard support from 6 a.m.–6 p.m., MST. Each new installation includes one week of on-site training and preparation, with an additional week of follow-up support provided. DAKCS also relies upon a consortium of customers to suggest improvements and enhancements.

Summary

With Beyond.Net, DAKCS offers an application that provides robust capabilities to agency users. The emphasis on menus, icons and buttons for launching functions also makes Beyond.Net easy to learn and use.

DAKCS Software Systems, Inc.

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