



A Collection Management Solution must include both the ability to identify delinquencies and actively pursue, follow-up and collect funds in a timely and cost effective manner.

Highgate's ICMS has been designed to solve these problems, and more.

By matching Highgate's technology to a collection model for your business, collectors become more efficient, resulting in greater cost control, lower delinquency rates, consistency and a large increase in staff productivity.

## Benefits

- Timely and consistent collections throughout the organization
- Significant productivity gains for collections personnel
- Reduced Delinquency
- Reduced Debt/Loan losses
- Reduced staff effort
- Accurate, actionable reporting

Highgate Collections is designed to drive quality collection activities that are both timely and accurate. Your collection staff is supported by the knowledge-based system that delivers the tools both experienced collection staff and those new to the business need to optimize their results.

Highgate Collections 'talks' to your banking system, integrating all the information you need into a single presentation focused on optimizing collection results. It presents an integrated view of your business with the customer, helping your staff set the 'tone' of each customer contact. Full customer exposure report is available at all times.

There is much more than that. ICMS implements calling queues for each collection officer, and calls may be assigned to each officer based on criteria you provide. The most serious delinquencies can automatically be assigned to your best collector based on rules you set.

These calling queues are supported by extensive reporting for both the collections officer and for management. Managers can now work in real-time with collections staff to optimize their efforts and track the effectiveness of calling strategies.



## Features

- Support for multiple credit products that can be sorted into separate calling queues as desired
- State of the art browser interface. It may be accessed from any location to support staff and management in remote locations
- Prioritized call management, to ensure that the most critical calls are made first. You specify the prioritization process and Highgate Collections will automatically create the work queues the way you want them
- SMS messaging to customer
- Email to customer
- Automatic letter generation to customer
- Full diary capabilities to ensure correct and prompt follow-up
- Integrated automatic dialing capability
- Extensive reporting, including the ability to create your own custom reports
- Collection/collector statistics and call tracking reporting
- Knowledge-based scripting that prompts the officer to ask relevant questions
- Integrated access to your loan collateral security records to understand the risk and exposure associated with each loan
- Management of collateral security items in the event they need to be recovered
- Support for multi-currency and reporting

ICMS keeps the entire history of your collection activities on an individual account basis so everyone knows what has been done, when and by whom. All customer issued documents are available for immediate recall directly from within the customer account.

Highgate Collections will improve the quality of your loan portfolio. It helps your staff manage delinquency quickly and effectively. Your collectors will be more efficient and risk will be reduced as delinquency rates fall.

Highgate Collections can integrate to your banking system. You do not need to have a Highgate banking solution installed to take advantage of its power.

The technology requirements are minimal, and Highgate Collections makes use of modern, industry-standard technologies.

## Spend your day working.

## Not worrying.



Call us today to see how Highgate Collections can help reduce your delinquency rates.