



WorkStream

COLLECTION MANAGEMENT SYSTEM FOR COLLECTION OPERATIONS

For organizations to maintain a competitive edge in today's business environment, organizations need to manage and monitor their workforce activities. This is important especially for Financial Service Industries which need to keep up with the latest methods and technologies to manage their businesses.



PT. Infoflow Solutions

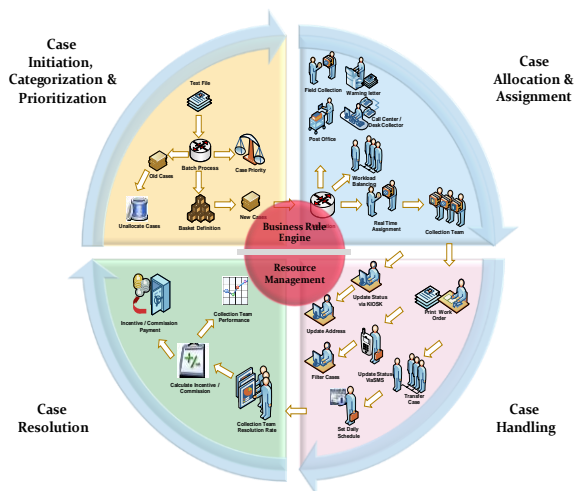
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What is WorkStream?

WorkStream is a web-based application designed to address the complexities and challenges in a typical collection operation. It delivers a complete set of capabilities that streamlines and automates the entire collection cycle, which begins with the case initiation and end with the case resolution.

It is a complimentary system to the core system. In essence, core system delegates the collection work to WorkStream and in return, WorkStream will provide feedback of the collection result back to the core system.

WorkStream adopts many best practices that are relevant and applicable to local Indonesian operations practices. It is a proven solution that has been implemented at two major credit companies.



What are the complexities and challenges in a typical collection operation? How does WorkStream response to these issues?

In order to ensure that the collection operation is being run in the most effective and efficient manners,

we must adopt best practices in managing these three critical inter-related aspects:



1. **Collection methods** – ability to implement the various collection methods, i.e. desk collection, field collection, dunning letter reminder, call management, etc., in support of the overall collection strategy in flexible way. Furthermore, it is also important to be able to easily adjust the collection strategy as the dynamics of the business changes. WorkStream delivers a rule-based engine that enables user to define the rule to be used to categorize and rate the priority level of each collection case and choose the corresponding collection method. In addition, WorkStream provides a call management to inform desk collection to make follow ups if the debtors is not able to answer their calls.
2. **Work management** – it is all about:
 - 1) The ability to manage the assignment of workload within a given level of collection resources such that workloads are being distributed “evenly” in a consistent and fair manner;
 - 2) Making sure that each of the collection resource is being equipped with the necessary tools and vital information such that he or she can perform the work in the most professional and effective manners;

- 3) The ability to easily monitor and track the progress made on the cases such that proper action and decision can be made;
- 4) Ensuring all actions towards a case are being captured such as the traceability and continuous dialogue are guaranteed.

WorkStream provides wide range of capabilities in responding to these set of needs. Among others are collector profiler (type, capacity, restriction, collateral, commission etc.), dynamic work-list to display the case inventory, robust tools to “slice-and-dice” the collection portfolio, SMS and kiosk to support field force, dashboard to deliver management report.

3. **Performance measurement & rewards** – it is about how well you are able to measure the performance of each individual collector and how do you structure the rewards in the form of commission / incentive to ensure fairness and sustain motivation.

WorkStream provides a set of pre-defined performance metrics to gauge the productivity and reliability of individual collector and flexible user-definable incentive schemes.

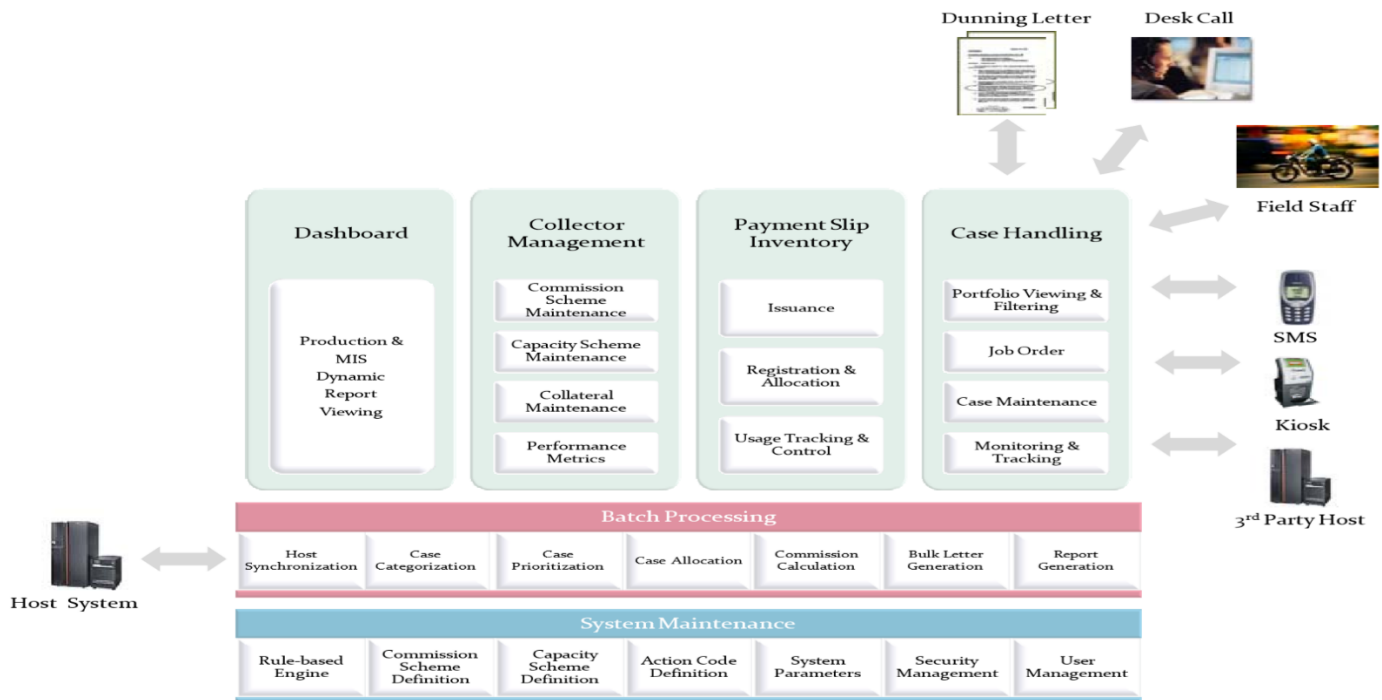
Value Proposition

1. *WorkStream* is a proven solution
 - Incorporated many best practices into the design, i.e. ability to cope with the business dynamics through the rule-based engine, highly customizable incentive/commission and KPI schemes.

- Implemented at GE Money and PT. Bussan Auto Finance.
- Built on top of technology, i.e. J2EE and Oracle 10g, that delivers high processing power and provides flexibility for future growth.
- Process 1 million active account, with around 25% - 30% collection cases within 2 hours batch processing.

2. Experienced and fully committed delivery team
 - Our core project team consists of professionals with very strong background in project management, business domain knowledge and technology expertise, who know how to get things done in our working environment here.
 - Entrusted by and worked with many large clients to implement business critical applications successfully.
3. Short implementation time
 - In order to minimize project implementation risk and shorten the ROI, we recommend the implementation is carried out in staging manners.
 - With full cooperation and strong teamwork between our two teams, we have the confidence to have *WorkStream* “as-is” with some minor customizations implemented at your chosen pilot branch within 3 – 4 months.
4. Quicker response to your future needs
 - The fact that *WorkStream* is a locally-developed system enables us to act more responsively or quicker in responding to your needs for enhancement to keep pace with your business user demands in a more cost effective way.

Key Features



1. System Maintenance Module

Provides capabilities or flexibilities to define and maintain the various business rules such as basket definition, commission scheme, transportation allowance, user access group, action codes, system parameters, lookup tables, demographic information (Zip code, area, region) etc.

2. Collector Management Module

Maintains collector information, views collector performance indicators, and defines collector's profile, such as commission type, capacity level, exception rules, transportation scheme, etc.

3. Batch Processing Module

Handles various end-of-day batch jobs, namely distribute delinquent files from host application, distribute and allocates delinquent cases to collectors, update delinquent status, calculate collector commission, and transportation

allowance, and suggest collector daily visitation schedule.

4. Case Handling Module

Provides key capabilities and tools that allows users to effectively manage the day-to-day tasks, such as personalized work list, case filtering, case details with activity history, case assignment, task prioritization, case transfer, SMS, and call management engine for desk collection.

5. Payment Slip Inventory Module

Provides the maintenance of payment slip books, including registration, allocation, usage, cancellation, and reconciliation.

6. MIS & Reporting Module

Provides the various data sources that allow the production of MIS reports.

About Infoflow Solutions

Infoflow Solutions is a business solution provider transcending from information technology focusing on consultation, application development and system integration. We are proud that we get things done properly for our customers. We realize that our solution is only valuable when it improves our customers' agility well enough to outperform their competitors.



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