collect!

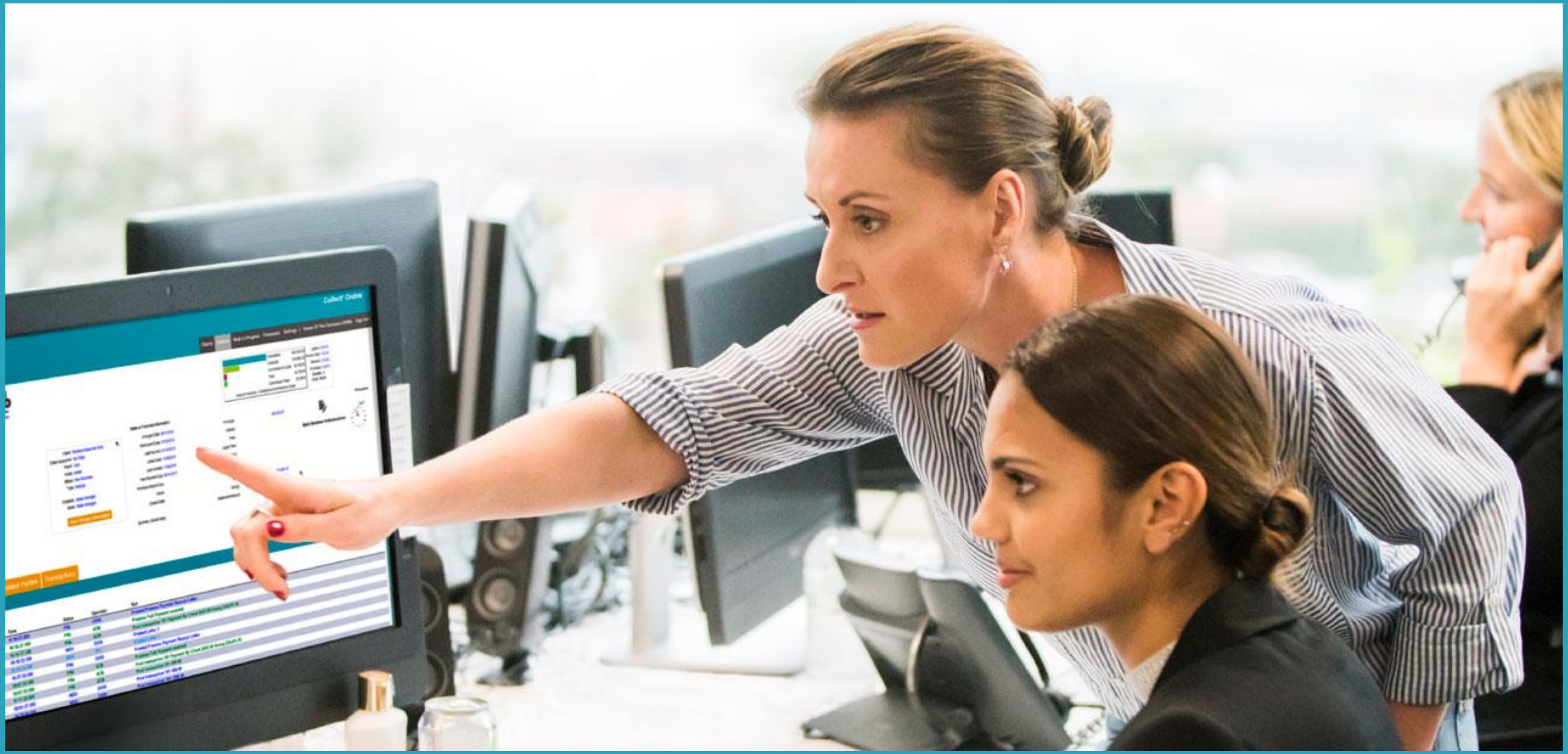
credit + debt collection software

Introduction to Collect!

This video provides a general overview of what the Collect! software application offers.

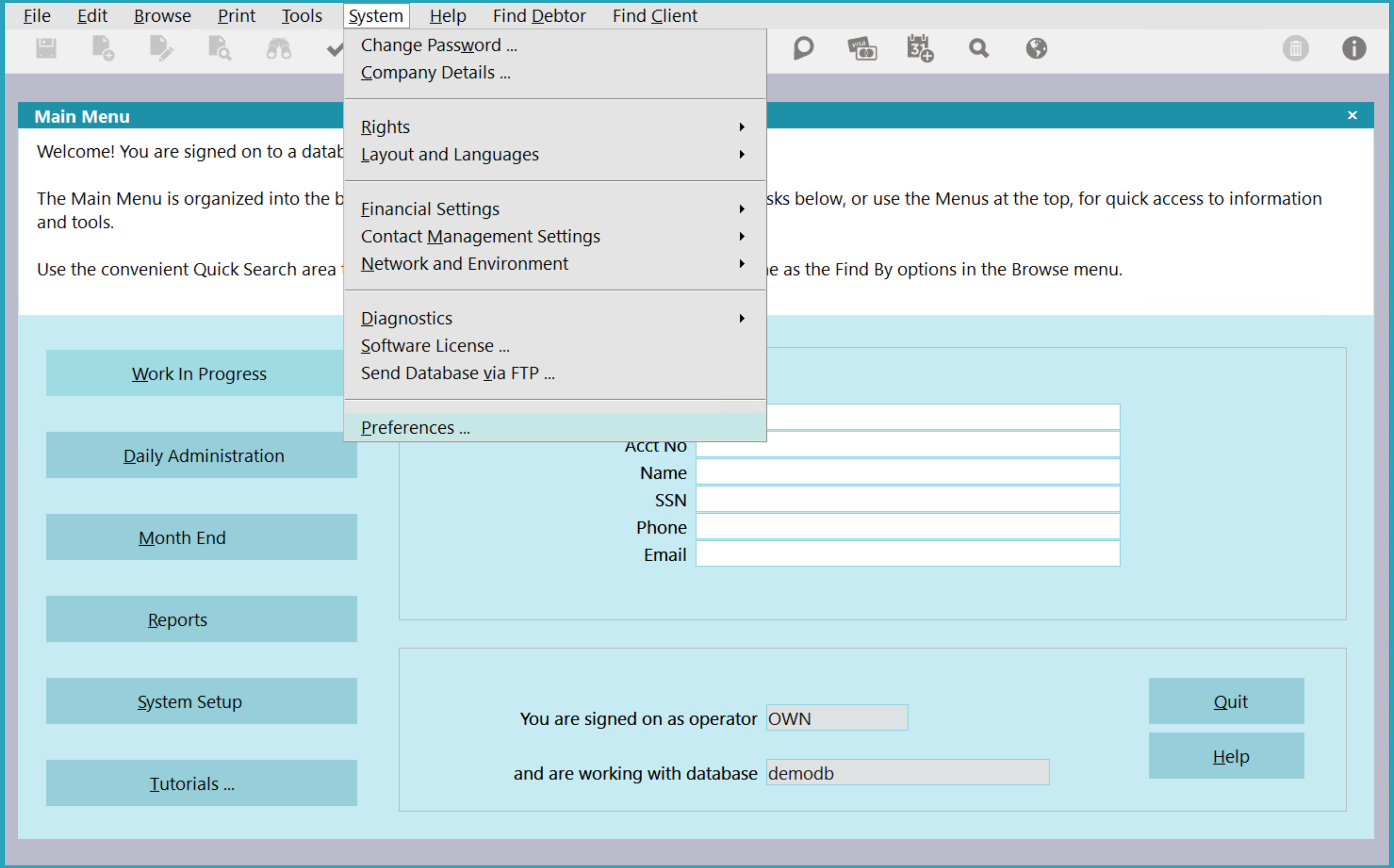
Collect! provides the scalable, configurable, and modular collection system that lets you collect the way you want to. With editions from Xpress to Corporate, you can select the capacity you need now, either as a cloud subscription, or as a premise purchase, knowing that you can change anytime. Unlike most other systems, all your data, configurations, and customizations move automatically when you increase your capacity, update, or upgrade.

Collect! is here for you. Our extensive online Help is second-to-none, and our support team is here to help you.



Collect! is used by the accounts receivable industry globally. Every day thousands of operators all around the globe use this software to collect accounts receivables of all kinds. Sectors that use Collect! include:

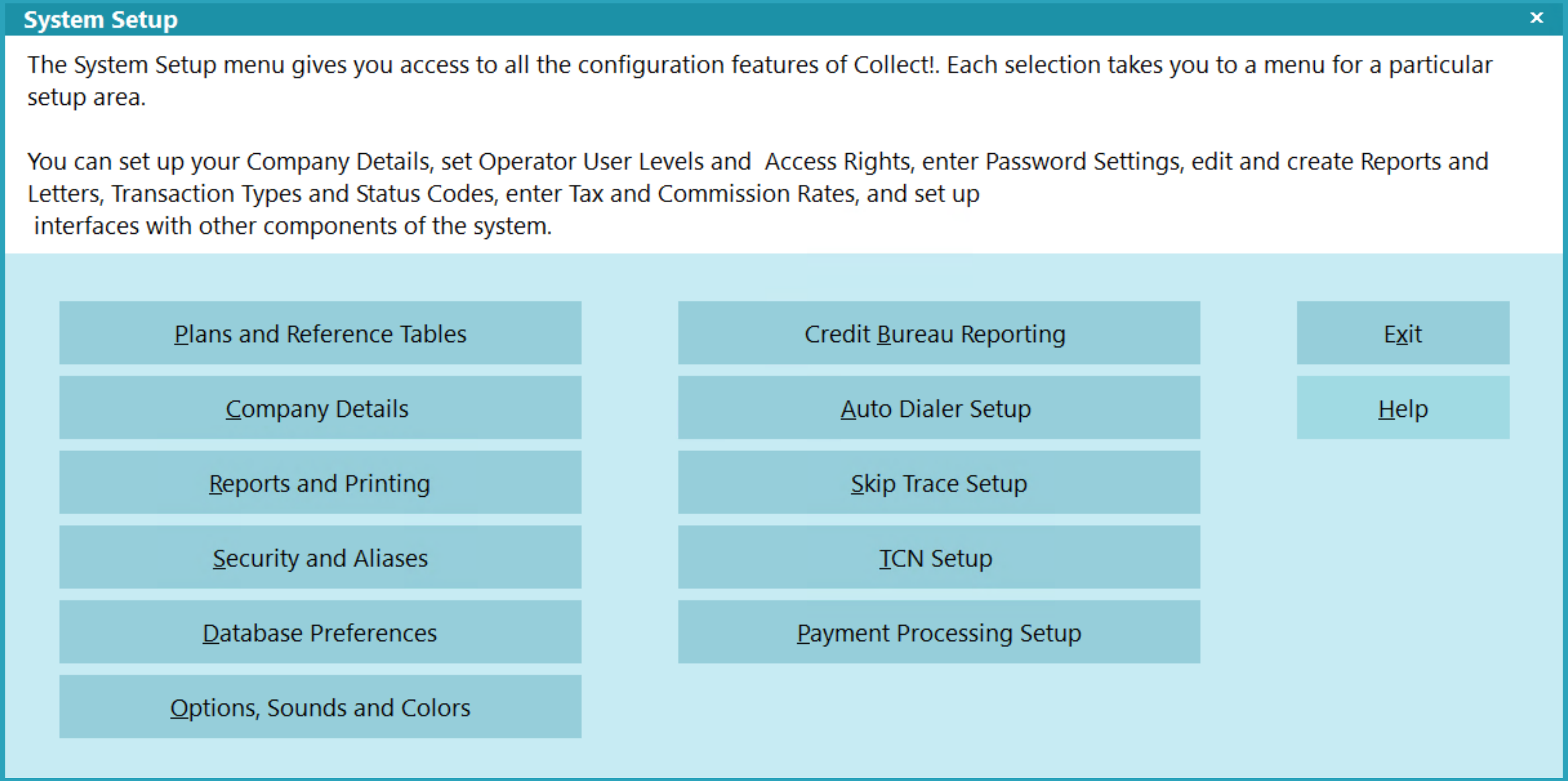
- 3rd party debt collection agencies
- 1st party accounts receivable departments
- 1st party pre-collection departments
- Debt buyers
- Property managers
- Banks and credit unions



Collect!'s Main Menu is the central location from which to access all Collect! functions. The menu provides buttons for major functions on the left, many additional menu options accessed by the tabs at the top, and a handy Quick Search function.

You can choose to work in your production database or in your staging database. Collect! provides you with a staging database for testing and experimentation before implementing in production. Collect! has the capacity for multiple production databases.

Managers will use the Daily Administration and Work in Progress functions daily. Collectors usually open to their work queues.



Setting up Collect! follows a logical sequence: system, clients, and then debtors. The System Setup Screen provides access to all the configuration features of Collect!.

If there are functions you do not wish to use, leaving the configuration screens blank will mean those functions are not activated. You can activate additional functions later when you want to use them.

Setting up your system carefully to suit your desired workflow is important, because this is the basis of much of the automation provided by Collect!. Your installation can be branded with your company logo.

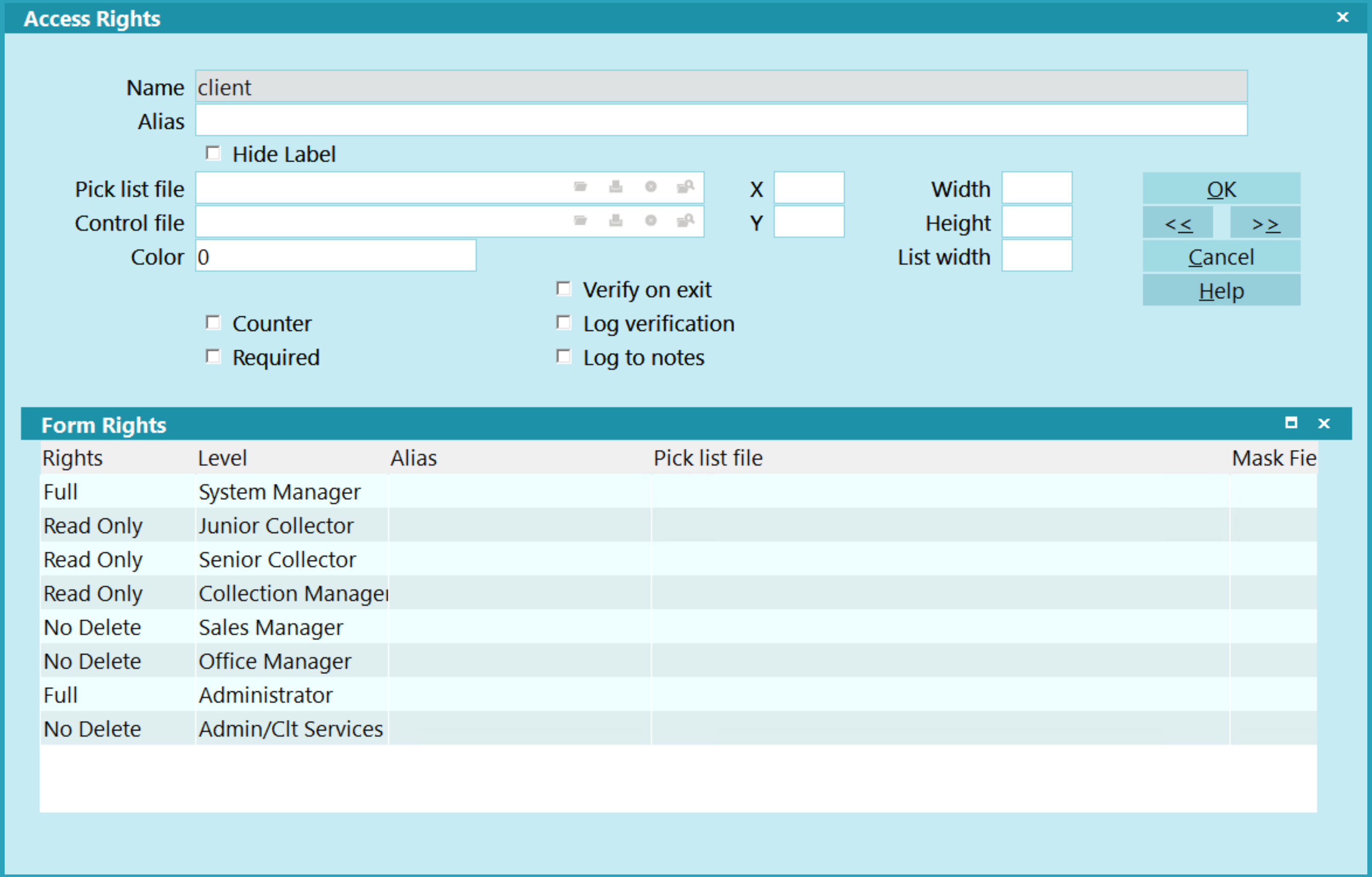
User Level

Code	Description
1	Administrator
10	System Manager
15	Admin/Clt Services
20	Office Manager
30	Sales Manager
40	Collection Manager
50	Senior Collector
60	Junior Collector
61	Web Dialer Operator
70	Sales
80	Accounting Manager
85	Accounting
90	Data Entry
95	Legal Operator
97	Parent Client
98	Client
99	Tech Access

Delete | Edit | New | Cancel | << | >> | OK

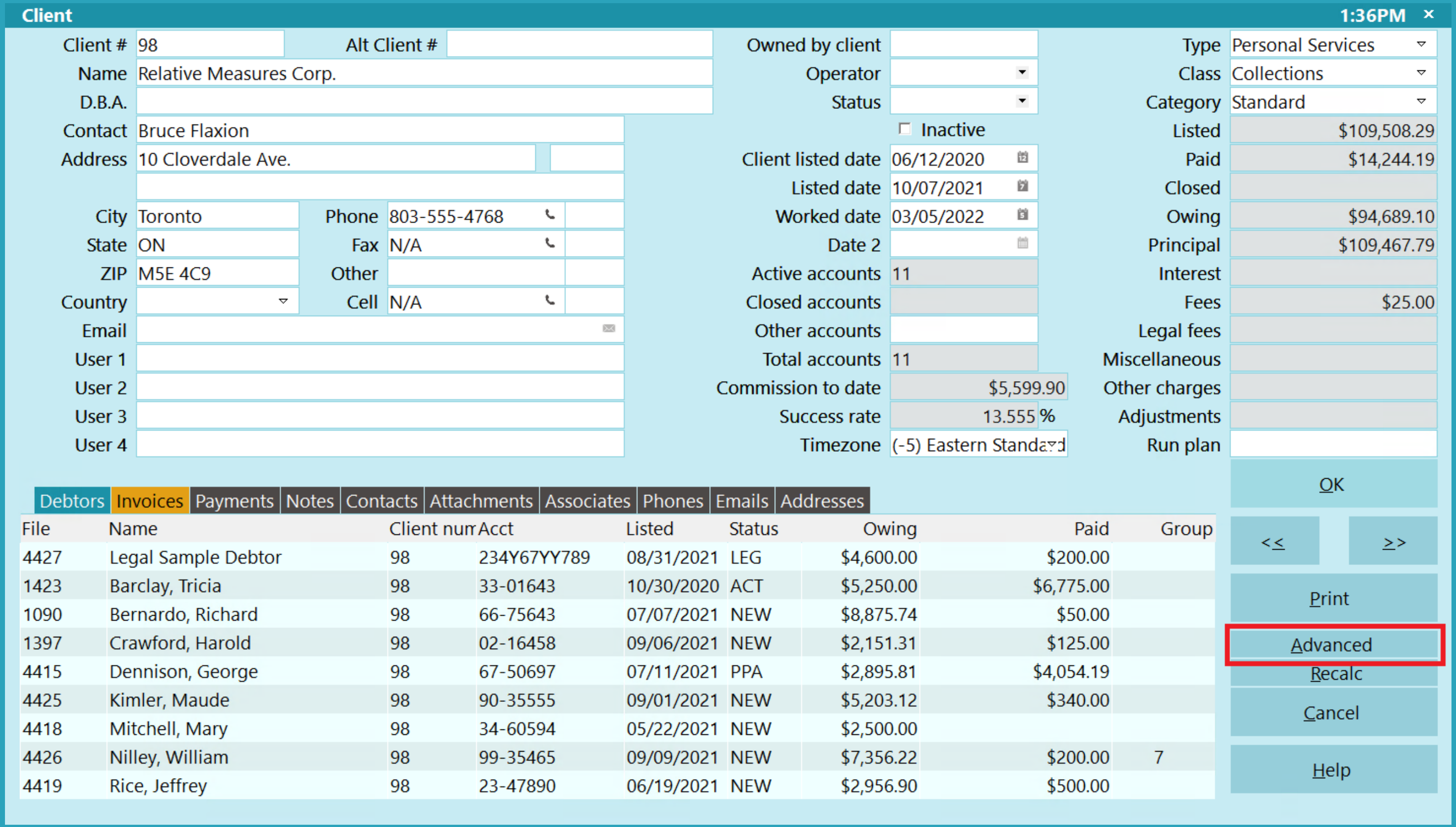
Collect! has a very robust system of user access rights that allow you to set exactly what each operator level can access, edit, or delete. Collect! comes with a variety of industry standard user levels configured with typical access rights. You have the ability to add user levels and edit access rights down to the field level. You are also able to mask sensitive data like socials, provide aliases, and create operator or sales teams.

Robust access rights are available throughout the system including: the main application, the remote access system, and the dashboard.



Collect! includes many settings that control security and properties for menus, forms, fields, and buttons. Fields can even display differently for different operator groups, for example, the name field may be named 'Patient' for one group, and 'Borrower' for another. This also gives you great flexibility and control over all aspects of your operators' use of Collect!

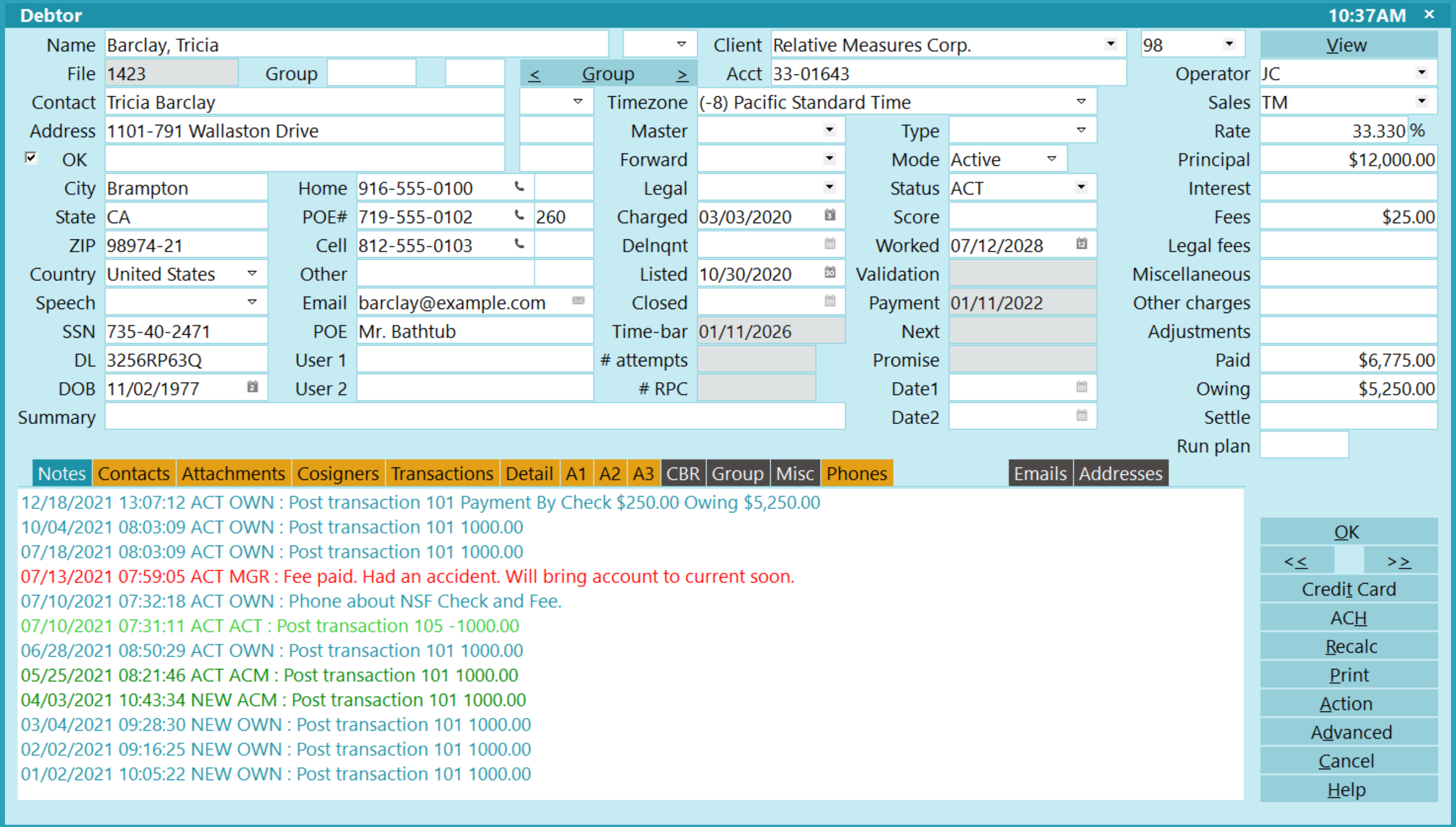
You can change form and field names, set a field color, attach a drop-down menu or control file, determine read & write privileges for various user levels, set data verification, and have changes logged to notes.



Your clients are set on the Client and Client Settings Screens. The client system allows for the use of a DBA, numbering options, multiple classification options, parent/sub-client relationships, and user defined fields to configure for your purposes.

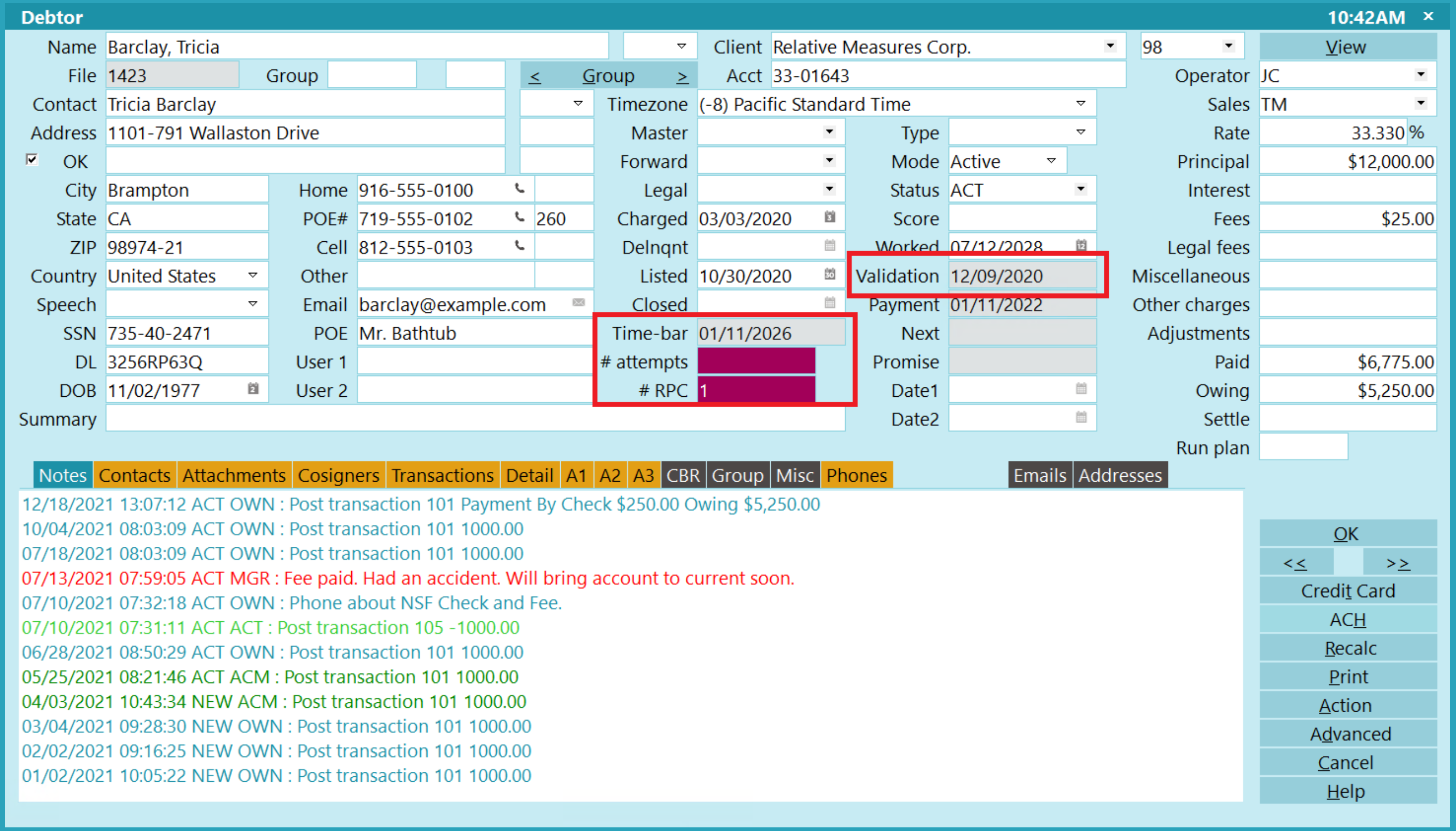
The client system can also be set for portfolios or other forms of account categorization. The client form provides a running overview of your business with this client.

The Advanced Form provides more options for setting financial details for this client, your commission structure, and credit bureau reporting.



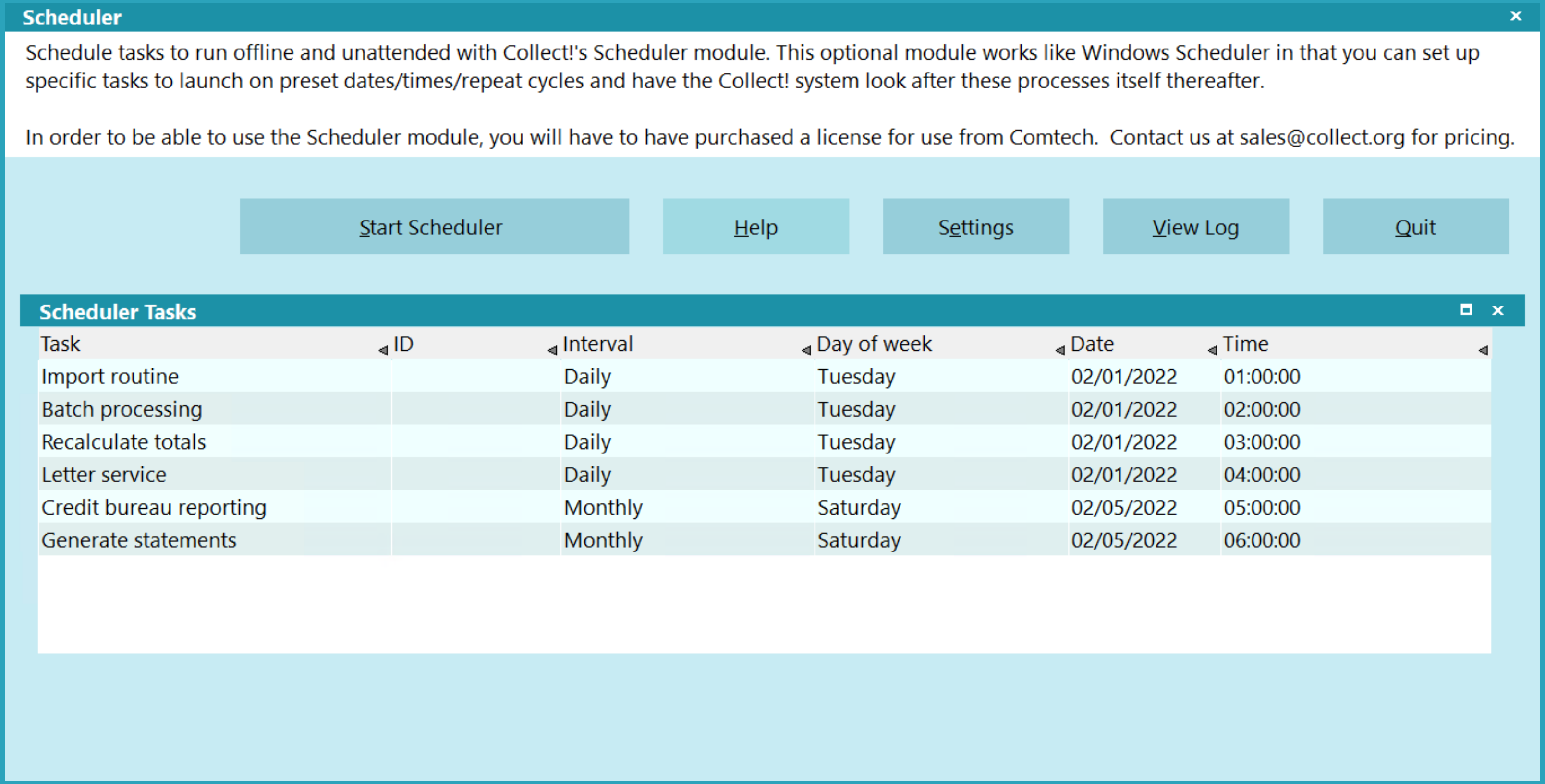
Most commonly, debtors are brought into Collect! via bulk data imports. In Collect!, each debtor represents a debtor account, rather than the debtor as an individual.

Debtors who have multiple debts will have multiple Debtor profiles and you can group them together.



Debtor accounts house key data for compliance. Some data is provided by the original creditor, some is the result of system calculations, and some is the result of working the account. New compliance features, created to meet US Regulation F requirements, were built with enough flexibility to be useful in all highly regulated regions.

If a condition exists that could lead to non-compliance the system will create a hard-stop for automated functions and provide an operator alert if the account is being handled manually.

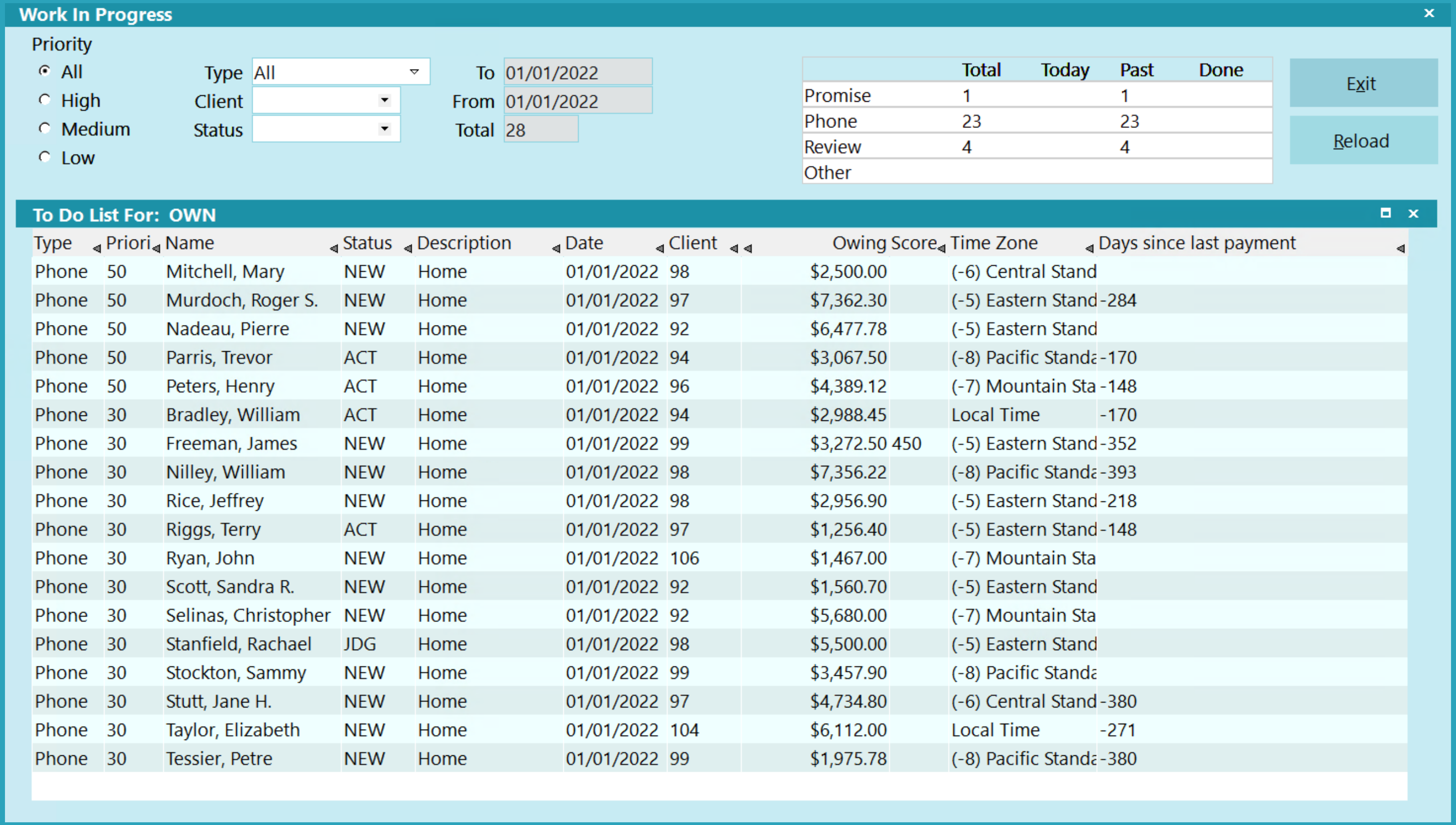


Task	ID	Interval	Day of week	Date	Time
Import routine		Daily	Tuesday	02/01/2022	01:00:00
Batch processing		Daily	Tuesday	02/01/2022	02:00:00
Recalculate totals		Daily	Tuesday	02/01/2022	03:00:00
Letter service		Daily	Tuesday	02/01/2022	04:00:00
Credit bureau reporting		Monthly	Saturday	02/05/2022	05:00:00
Generate statements		Monthly	Saturday	02/05/2022	06:00:00

Collect!'s many automations enable the system to complete routine tasks that do not require human involvement. The 3 primary automation systems that handle accounts are:

- Work queues, called the Work in Progress (WIP)
- Action plans, called Contact Plans
- Payment Posting

Additionally, writebacks, batch processes, scheduling, data exchanges, and partner integrations provide further automation potential.



Work In Progress

Priority: (•) All ( ) High ( ) Medium ( ) Low

Type: All | Client: | Status:

To: 01/01/2022 | From: 01/01/2022 | Total: 28

	Total	Today	Past	Done
Promise	1		1	
Phone	23		23	
Review	4		4	
Other				

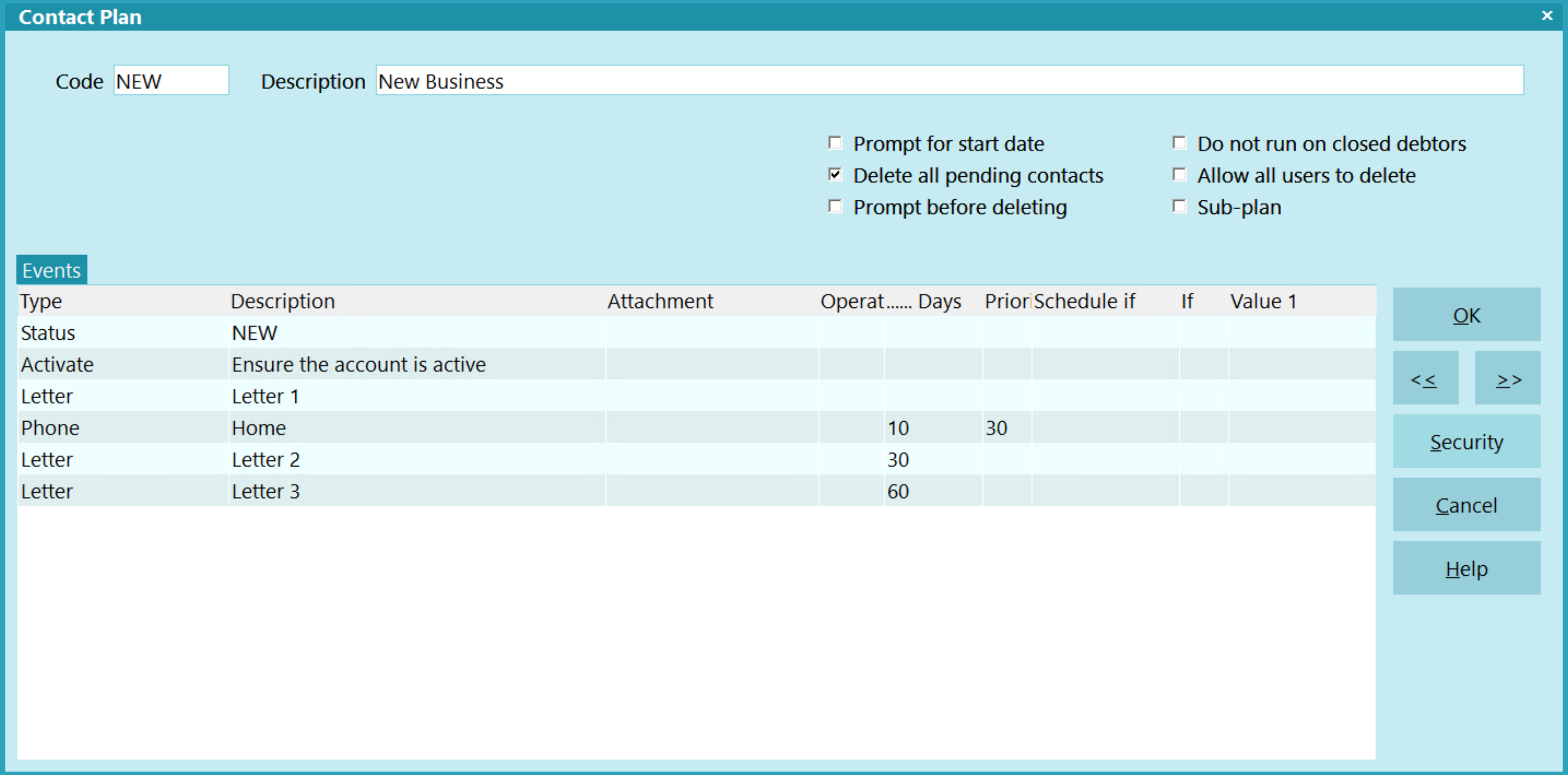
Exit | Reload

To Do List For: OWN

Type	Priori	Name	Status	Description	Date	Client	Owing	Score	Time Zone	Days since last payment
Phone	50	Mitchell, Mary	NEW	Home	01/01/2022	98	$2,500.00		(-6) Central Stand	
Phone	50	Murdoch, Roger S.	NEW	Home	01/01/2022	97	$7,362.30		(-5) Eastern Stand	-284
Phone	50	Nadeau, Pierre	NEW	Home	01/01/2022	92	$6,477.78		(-5) Eastern Stand	
Phone	50	Parris, Trevor	ACT	Home	01/01/2022	94	$3,067.50		(-8) Pacific Standa	-170
Phone	50	Peters, Henry	ACT	Home	01/01/2022	96	$4,389.12		(-7) Mountain Sta	-148
Phone	30	Bradley, William	ACT	Home	01/01/2022	94	$2,988.45		Local Time	-170
Phone	30	Freeman, James	NEW	Home	01/01/2022	99	$3,272.50	450	(-5) Eastern Stand	-352
Phone	30	Nilley, William	NEW	Home	01/01/2022	98	$7,356.22		(-8) Pacific Standa	-393
Phone	30	Rice, Jeffrey	NEW	Home	01/01/2022	98	$2,956.90		(-5) Eastern Stand	-218
Phone	30	Riggs, Terry	ACT	Home	01/01/2022	97	$1,256.40		(-5) Eastern Stand	-148
Phone	30	Ryan, John	NEW	Home	01/01/2022	106	$1,467.00		(-7) Mountain Sta	
Phone	30	Scott, Sandra R.	NEW	Home	01/01/2022	92	$1,560.70		(-5) Eastern Stand	
Phone	30	Selinas, Christopher	NEW	Home	01/01/2022	92	$5,680.00		(-7) Mountain Sta	
Phone	30	Stanfield, Rachael	JDG	Home	01/01/2022	98	$5,500.00		(-5) Eastern Stand	
Phone	30	Stockton, Sammy	NEW	Home	01/01/2022	99	$3,457.90		(-8) Pacific Standa	
Phone	30	Stutt, Jane H.	NEW	Home	01/01/2022	97	$4,734.80		(-6) Central Stand	-380
Phone	30	Taylor, Elizabeth	NEW	Home	01/01/2022	104	$6,112.00		Local Time	-271
Phone	30	Tessier, Petre	NEW	Home	01/01/2022	99	$1,975.78		(-8) Pacific Standa	-380

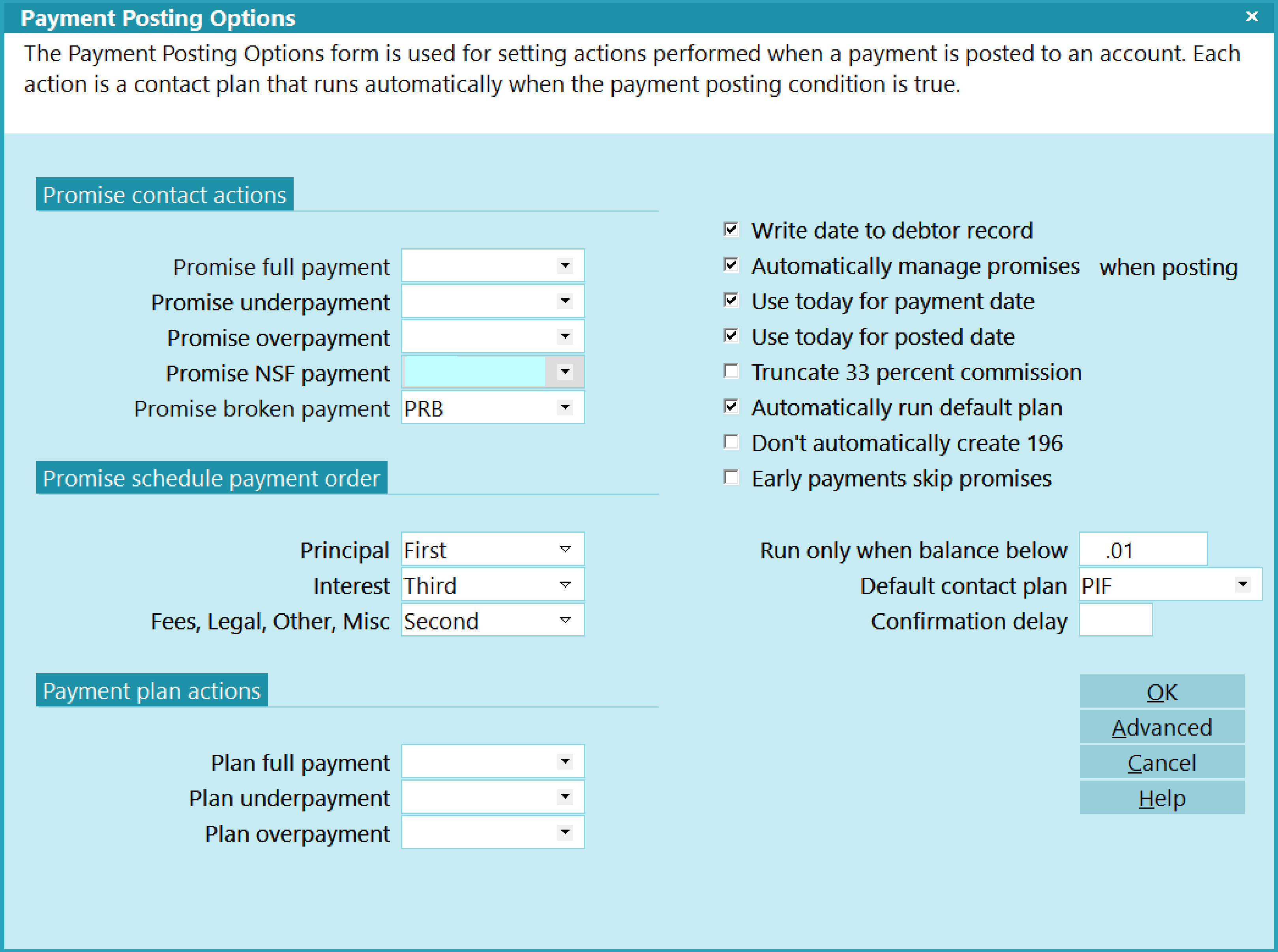
Each operator has a Work in Progress list containing their current tasks from which they can access all the screens they need to work the account and then automatically be returned to their WIP list. WIP lists can be configured globally or set by the operator to increase their efficiency.

WIP lists are generated by Contact Plans run on accounts during each stage of collections. When collectors sign in, outstanding tasks can be automatically loaded for them.



Collection activity is managed by a well-thought-out series of Contact Plans that will apply multiple actions to an account in a single step. Contact Plans can be simple or complex, depending on your desired work-flow needs. Contact Plans can call other Plans using conditional logic.

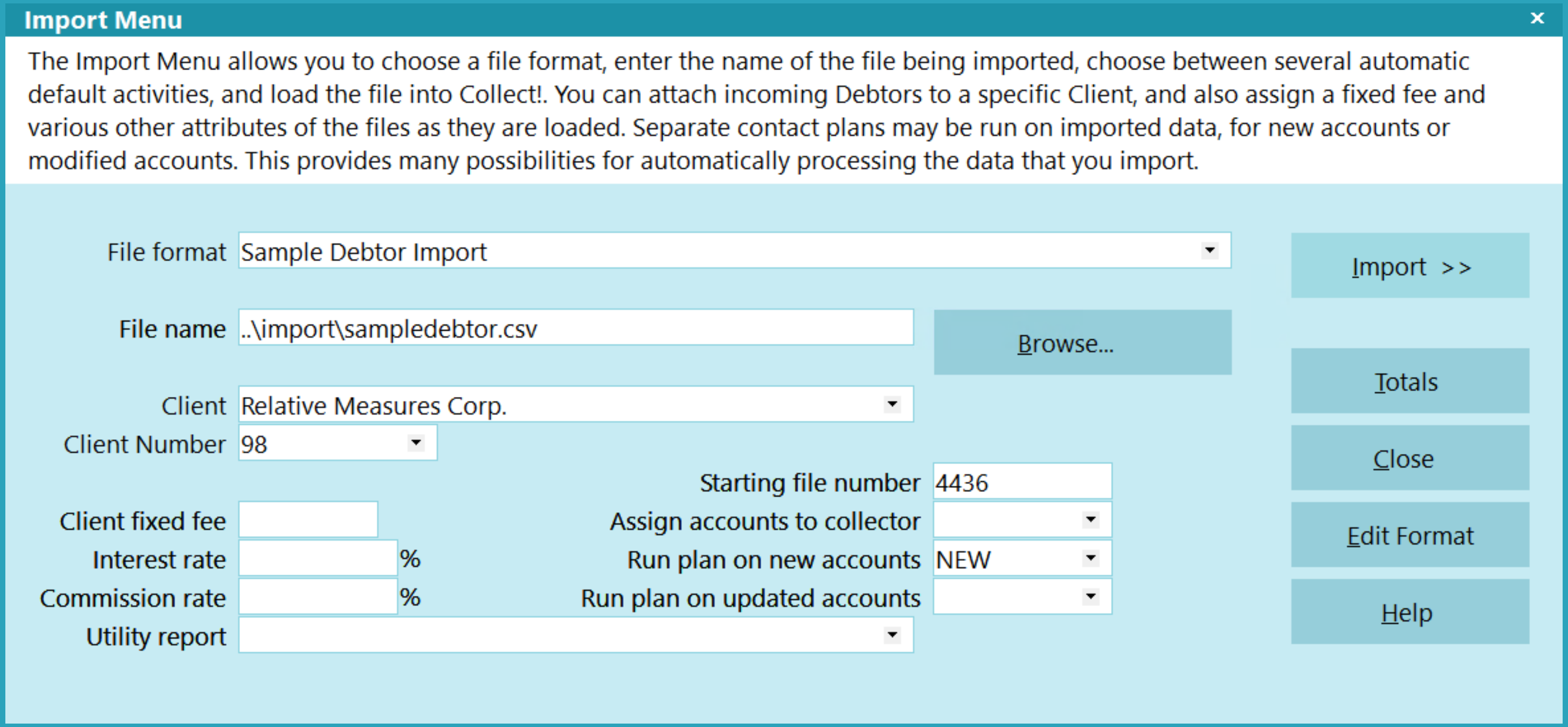
The screen shows the default NEW Contact Plan intended to be applied when new accounts are loaded into the system.



In Collect!, you will use the Payment Posting Options to set what actions will be performed when a payment is posted to an account. Each action triggers an appropriate Contact Plan when the set conditions are true.

You can set accounts to close when the balance is under a set threshold.

Contact Plans and Payment Posting Options provide a great deal of consistency and saves operators a lot of routine decision-making.

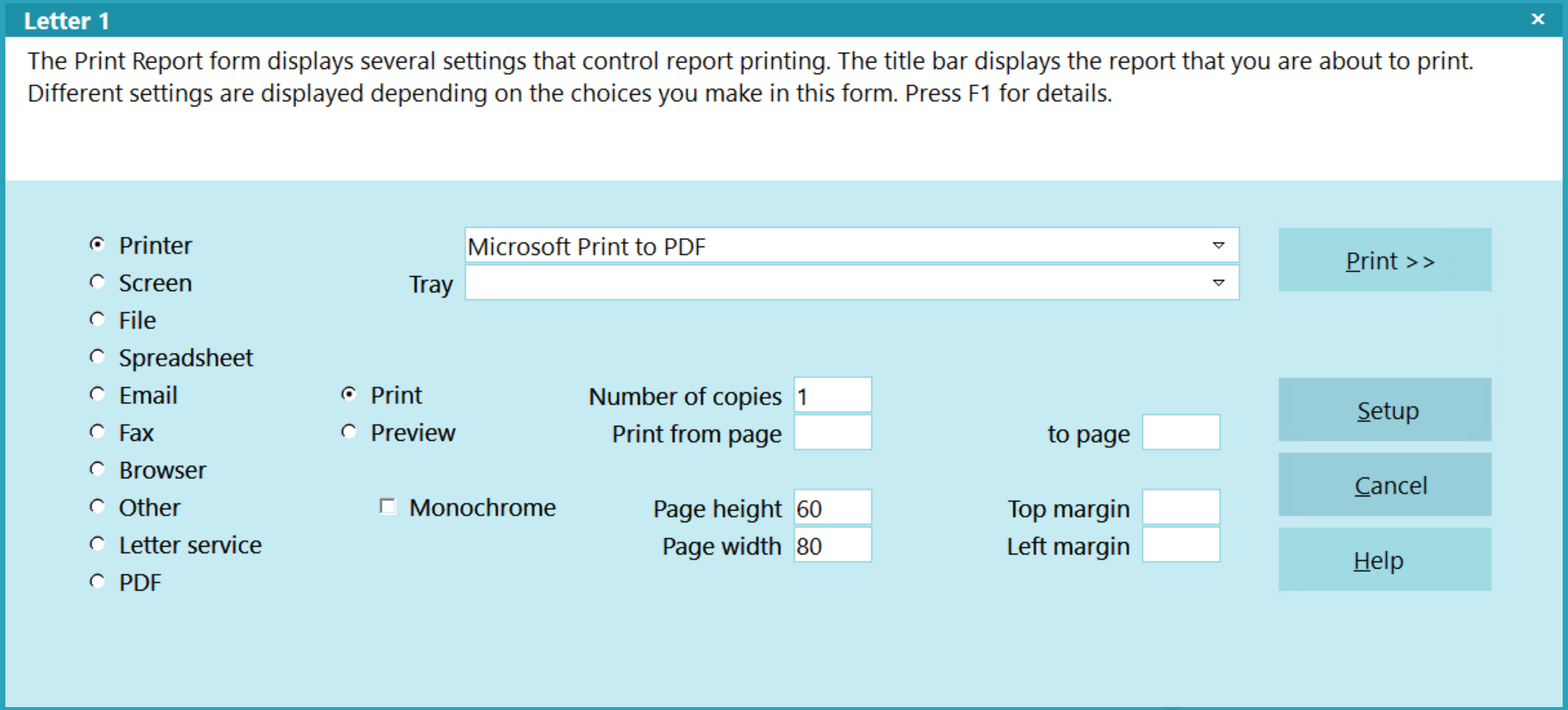


Now that we have looked at system setup, clients, debtors, and automations, let's take a look at some other essential functions, starting with importing.

Data is usually imported into Collect! in bulk from CSV files. Collect! ships with a Sample Import map that allows you to supply your clients with a pre-defined data format.

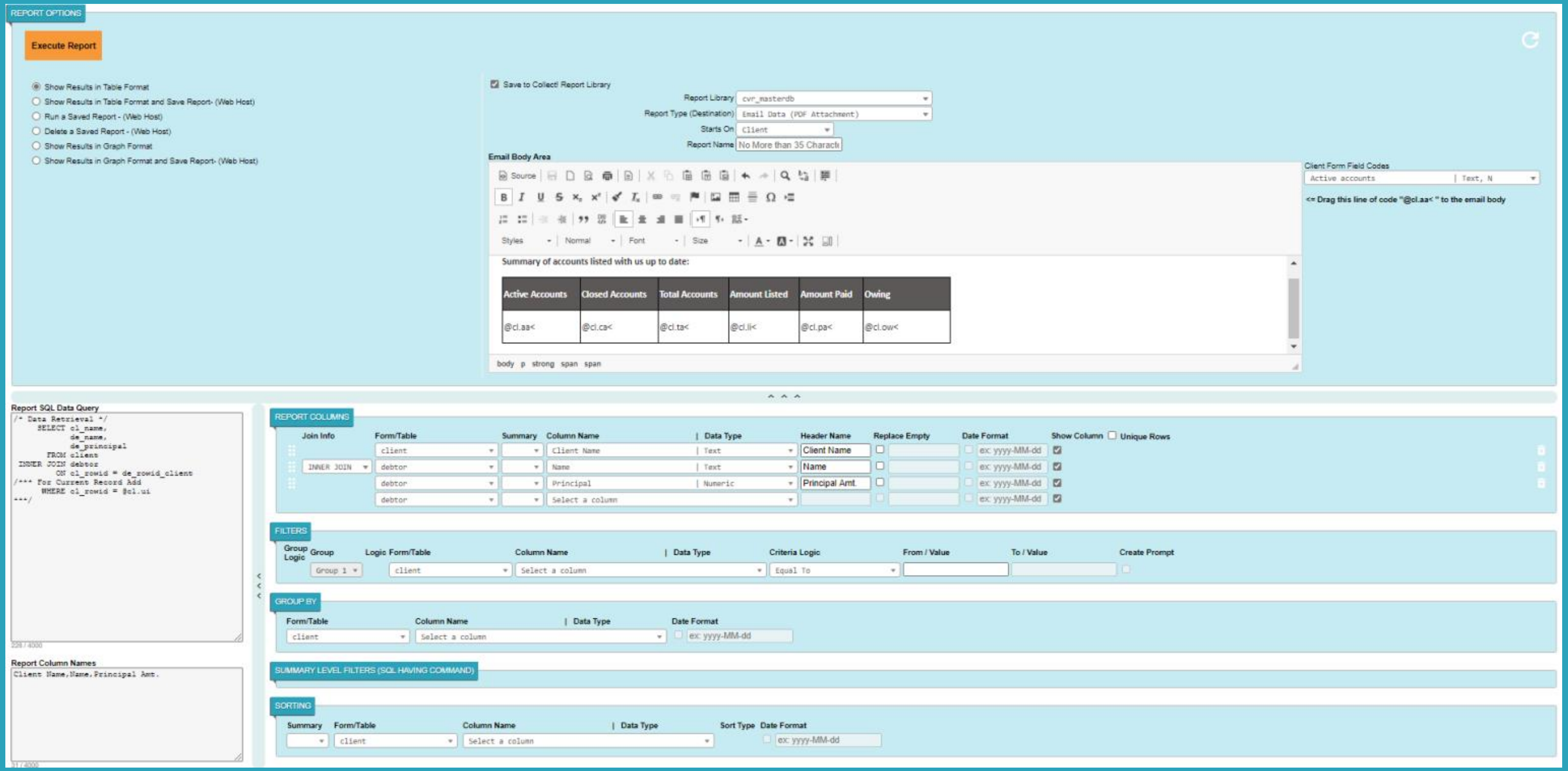
If the Sample doesn't meet your needs, Collect! has the capacity for you to build import maps to suit your existing file formats.

Collect!'s import module can add fees, interest rates, commission rates, assign operators, add contact plans, and differentiate between new and updated accounts as part of the import process.



Collect! offers many letter options:

- Use letter templates
- Build custom letters
- Use MS Word with Rich Text Format (stored)
- Use MS Word with Mail Merge (not stored)
- Send to printer manually or automatically
- Export to an outside letter service vendor manually or automatically



Collect! also offers many report options:

- Use stock reports
- Build custom reports with native report language
- Build custom reports with user-friendly Report Generator
- Have our technicians build custom reports

The image shows the Report Generator Utility.

Payment Processing Setup

The Payment Processing Setup window is accessed via the menu path "System\Preferences\Payment Processing Setup". This screen is where you set up the configurations that the module will use for your connectivity and default company preferences. These details include login credentials that the module needs to connect to the Payment Provider Gateways and the default transaction types, convenience fee and other preferences that the module will use.

You have separate setup windows for credit cards or ACH payments. ACH payments are for debits coming from someone's checking or savings bank account. These are possible because the debtor provides their banking information to you with their verbal authorization to withdraw a payment electronically. You can also set up sending EFT Notices to comply with EFT regulations.

Credit Card Setup

ACH Payments Setup

EFT Notices Setup

OK

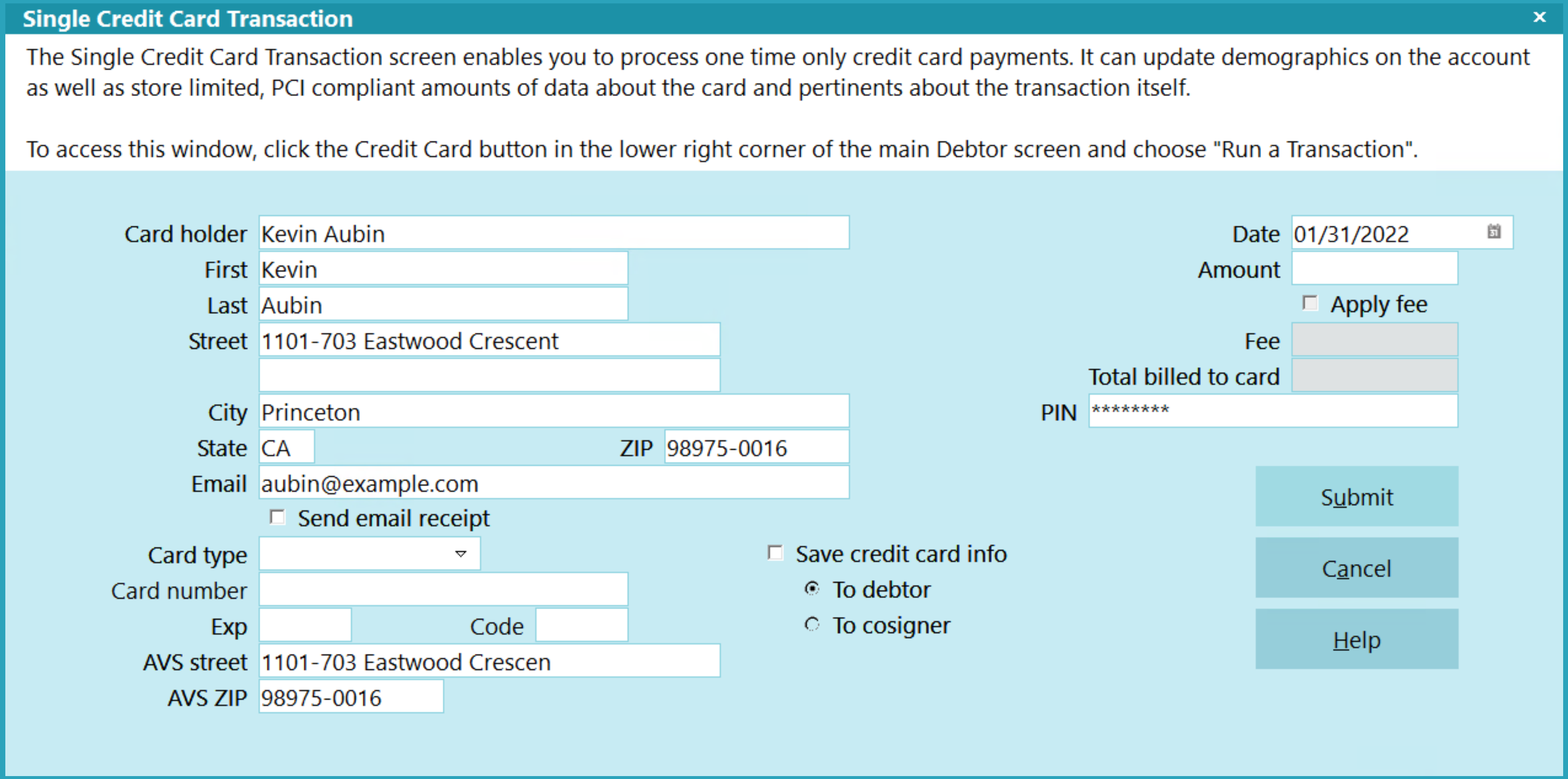
Help

Collect!'s wide range of optional modules add just the functionality that you need. You can add modules at any time.

Modules: Dashboard, Data Import, Task Scheduler, Client Web Access, Report Generator, Variable Interest

Modules Requiring 3rd Party Account: Payment Processing, Dialer, Credit Bureau Reporting, Letter Service

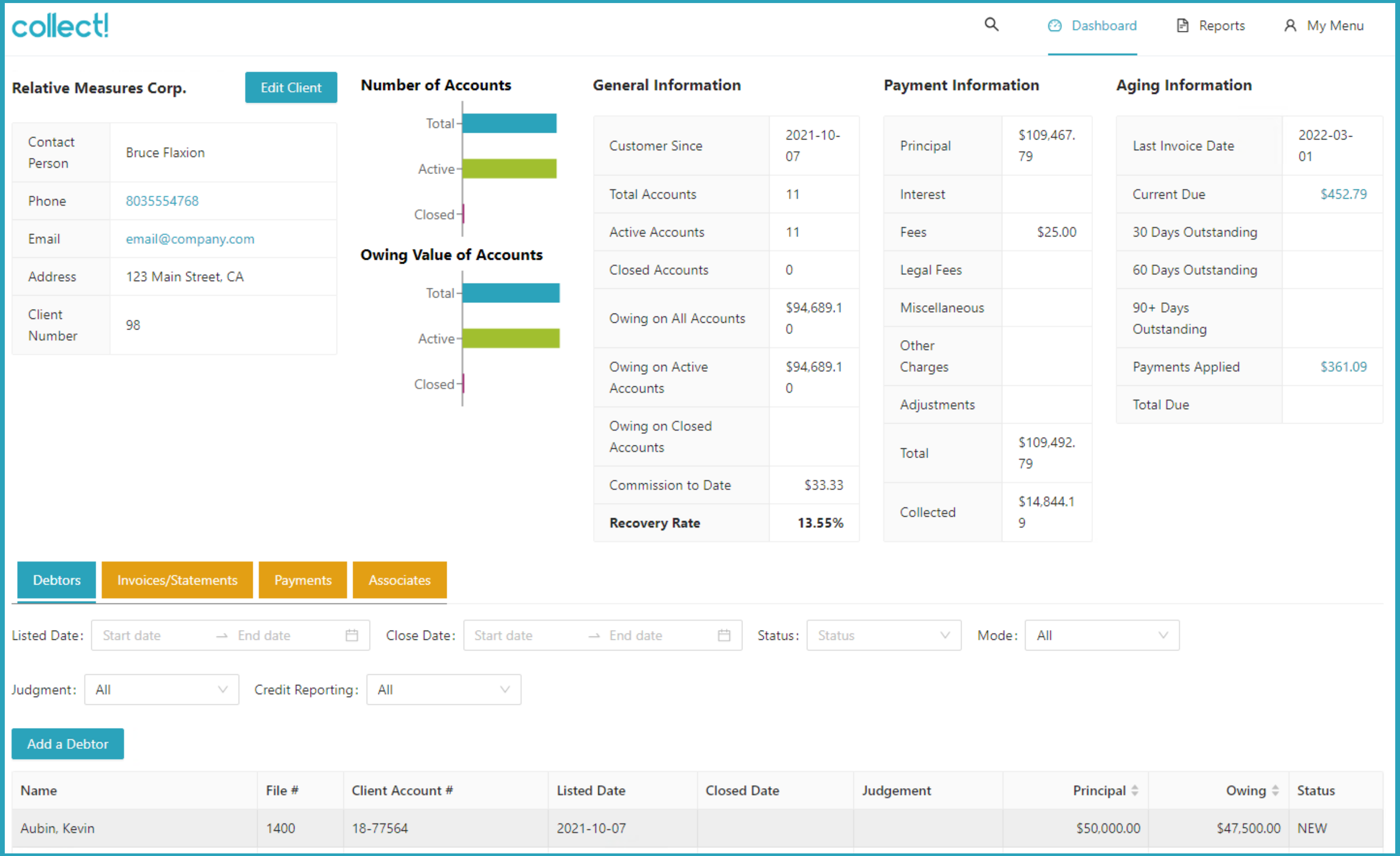
White Label Add-Ons: Texting



Collect!'s range of integrations enable you to interact from your Collect! screen with an integration partner with an automated exchange of data between the 2 systems.

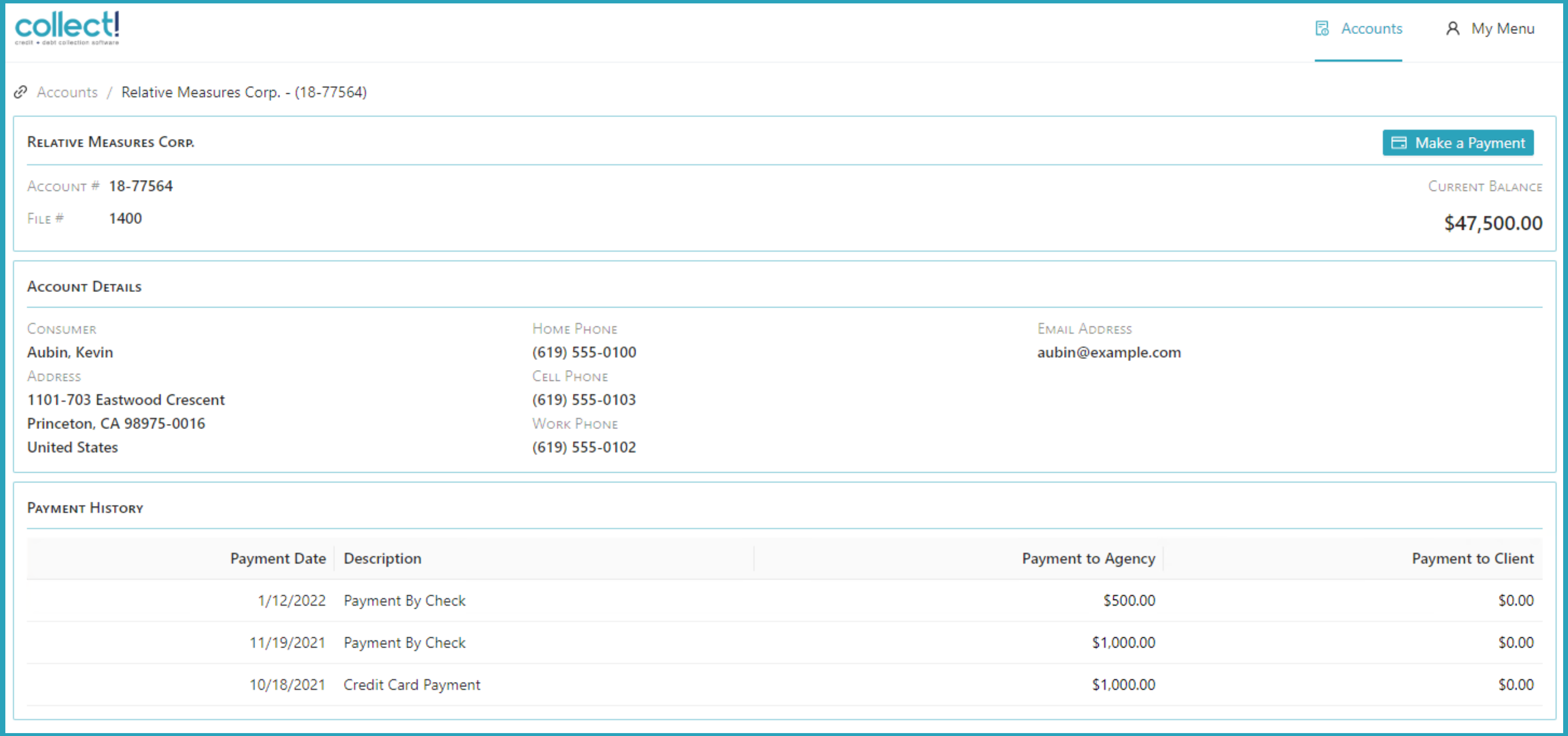
Integration partners include:

- Payment processors
- Dialers
- Texting providers
- Letter service
- Accounting packages
- E-OSCAR automation
- Reporting
- Training
- Backups
- Scoring & Skip Tracing



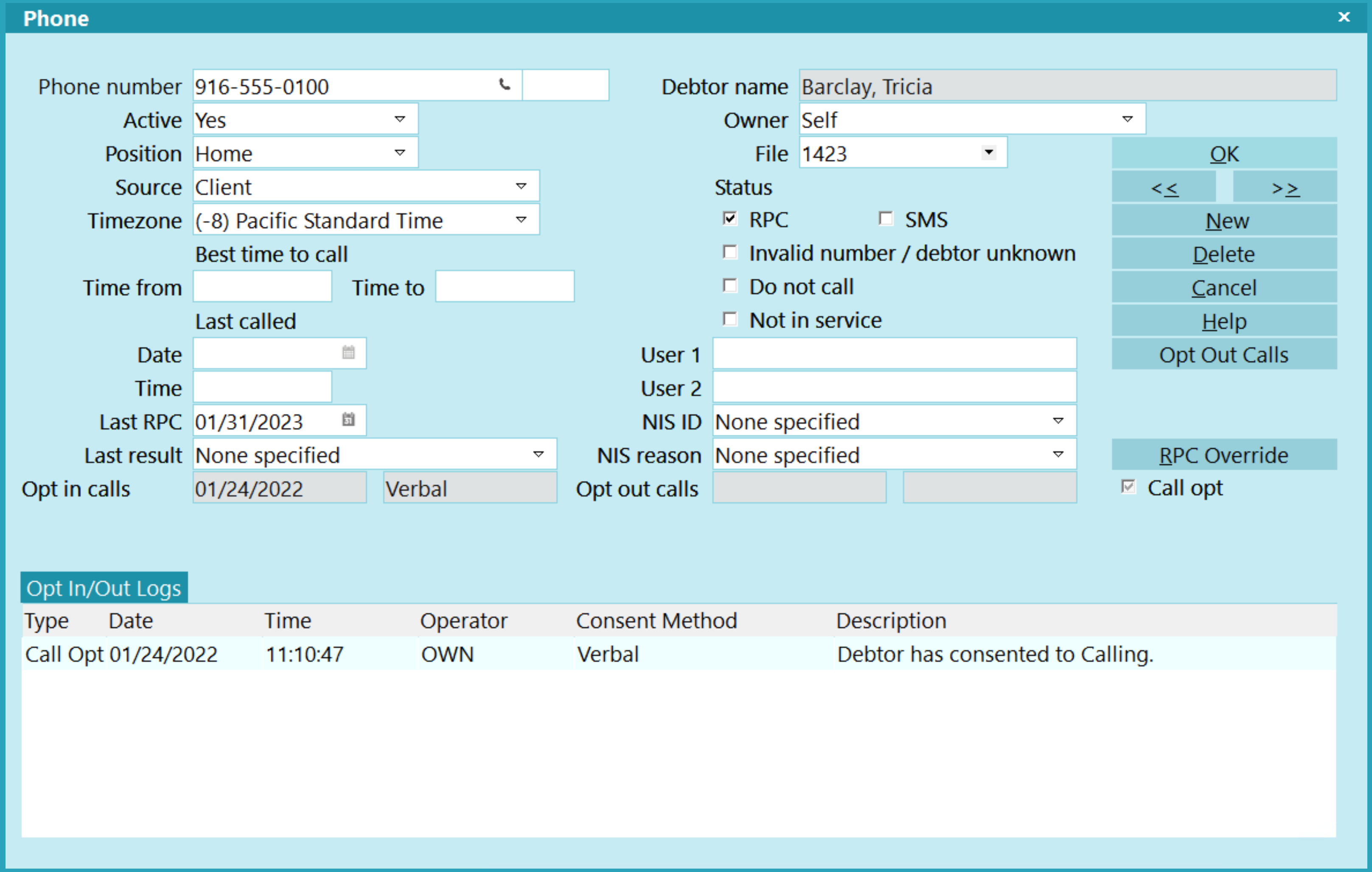
Collect! provides a user-friendly Client Portal that allows clients to access their data via a web browser. Access rights from the main Collect! system cascade to the Client Portal. Changes made in the Client Portal are posted in the database in real-time. Clients can:

- Post payments
- Add accounts
- Edit information
- Run reports
- View invoicing history



Collect! also provides a Consumer Portal that allows consumers to login using information already known to them for self-service. Configuration options enable you to control the consumer's view. Consumers can:

- View account and payment history
- Initiate payments with supported payment gateways
- View, but not edit, current contact information
- Add contact information for agency review
- Opt-in to communication methods



Collect! supports your compliance requirements:

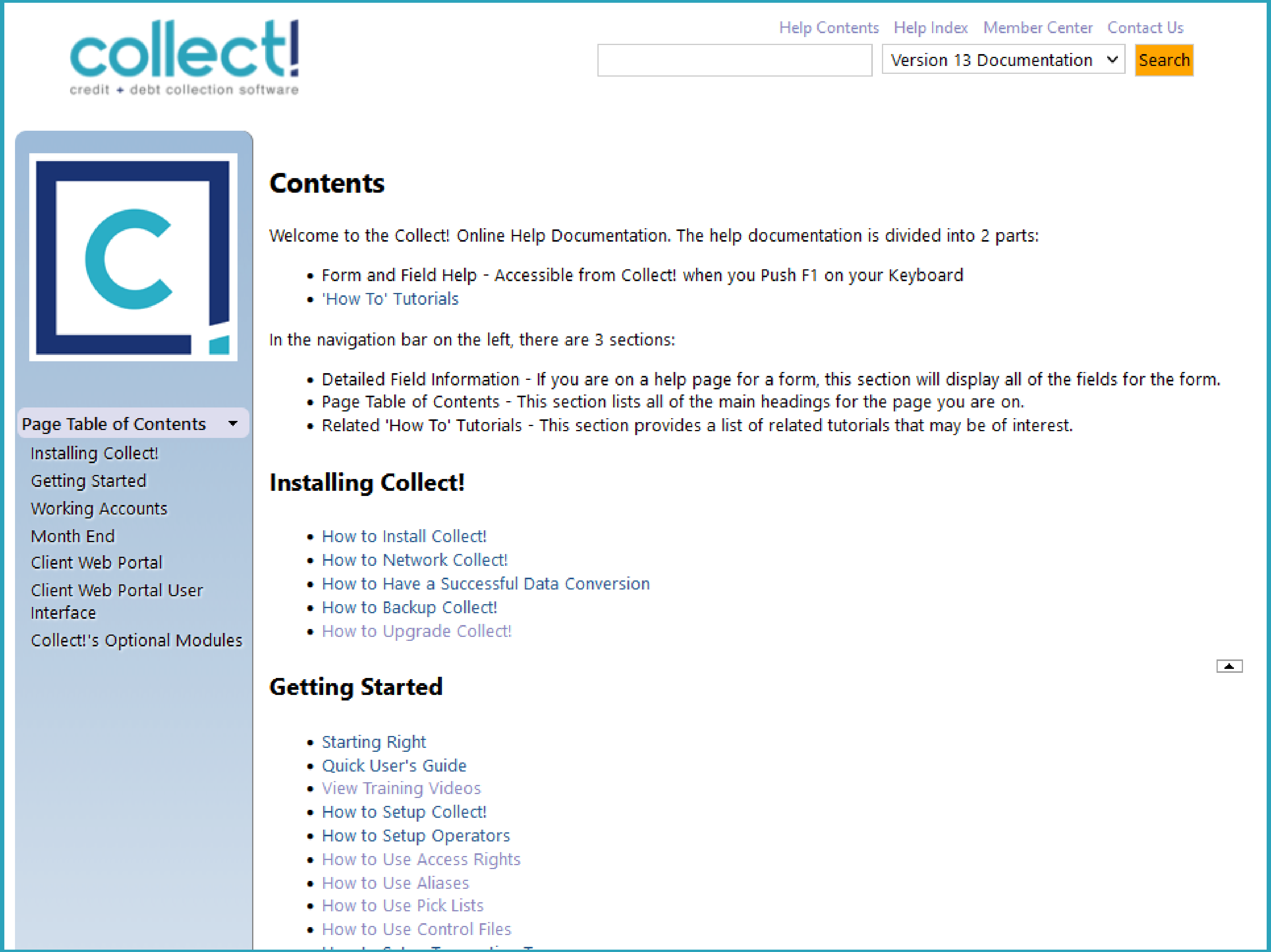
- HIPAA compliant since 2015
- Works with PCI compliant payment processors
- Working on SOC 2
- CFPB Regulation F
  - Validation notice, judgment, dispute tracking forms
  - Agent alerts, contact analytics
  - Contact opt-in/opt-out status, details, methods
  - Contact control engine
  - Workflow analysis reports
  - Letter template audit report

Image Credit: Amazon Web Services, Inc.

The Collect! application offers many forms of data security including encryption, redaction, access restrictions, MFA, logging, easy backup, password management, and convenient data access.

Collect! hosts its cloud version in the fully redundant Tier 3 AWS Data Center closest to your primary location and includes daily backups, network tests, penetration tests, encryption, continuous security monitoring, intrusion prevention, and more.

Collect! implements best coding practices using the OWASP framework and best practices in database security. In keeping with its comprehensive set of security policies, Collect! maintains a highly secure internal work environment.


collect!
credit + debt collection software

Help Contents Help Index Member Center Contact Us

Version 13 Documentation Search

Page Table of Contents

Installing Collect!
Getting Started
Working Accounts
Month End
Client Web Portal
Client Web Portal User Interface
Collect!'s Optional Modules

Contents

Welcome to the Collect! Online Help Documentation. The help documentation is divided into 2 parts:

- Form and Field Help - Accessible from Collect! when you Push F1 on your Keyboard
- 'How To' Tutorials

In the navigation bar on the left, there are 3 sections:

- Detailed Field Information - If you are on a help page for a form, this section will display all of the fields for the form.
- Page Table of Contents - This section lists all of the main headings for the page you are on.
- Related 'How To' Tutorials - This section provides a list of related tutorials that may be of interest.

Installing Collect!

- How to Install Collect!
- How to Network Collect!
- How to Have a Successful Data Conversion
- How to Backup Collect!
- How to Upgrade Collect!

Getting Started

- Starting Right
- Quick User's Guide
- View Training Videos
- How to Setup Collect!
- How to Setup Operators
- How to Use Access Rights
- How to Use Aliases
- How to Use Pick Lists
- How to Use Control Files

You will have many resources to help you learn and optimize your use of Collect!, including :

- Extensive online documentation
- Training pop-ups you can disable at will
- Training videos
- Help desk
- Technical support

Collect! is continually developing with several minor releases every year and a major release every few years. Collect! Version 13 is currently available with access via Remote Desktop. Collect! Version 14, currently in development, will be a full browser-based application.

Collect! is a feature-rich, modular solution for first and third party receivables with lots of power and flexibility.

Additional Learning Resources

- Evaluation Download: https://www.collect.org/evaluation

- Find further details in our massive online Help documentation by using the search function or by consulting the Index http://www.collect.org/documentation

- Contact Sales: sales@collect.org
- 1-800-661-6722, option 1
- 250-391-0466, option 1