CASE MANAGER 5.2 ARM SOLUTION

USER MANUAL

TABLE OF CONTENTS

SECTION 1   OVERVIEW AND PURPOSE

This User Manual will provide an overview of Case Manager Solution with sections on the basics of using Case Manager, an in-depth explanation of how the Case Manager workflow functions, details of important settings and configuration procedures, definitions of Case Manager terminology and the main features and functions of the solution to get you started on your voyage towards effective debt management.

This user manual has been broken down into the following main sections:

- Case Manager Overview
- Basic Settings and Configuration
- Case Manager Workflow
- Reporting and Analytics
- Case Manager Finances

Please contact your Case Manager consultant with any questions regarding the contents of this document.

SECTION 2 GETTING STARTED

This section will provide a basic overview of the signing in process and the Case Manager interface.

LOGGING IN

Before agents can login to the Case Manager Solution, the Queue Server and Time Server must be running. For a Case Manager user to login, the following must apply:

- User must have a username and password.
- User must have his/her own workgroup (preferably with the same name as user).
- User's workgroup may not be the parent of any workgroup.
- User must have privileges to login.

Contact your Case Manager consultant to make these changes or to provide you with your username and password.

SCREEN LAYOUT

Once your Case Manager Solution is installed and configured on your system, your agents will be able to start working on your created cases. When you open a case, the following screen will be displayed (Figure 1):
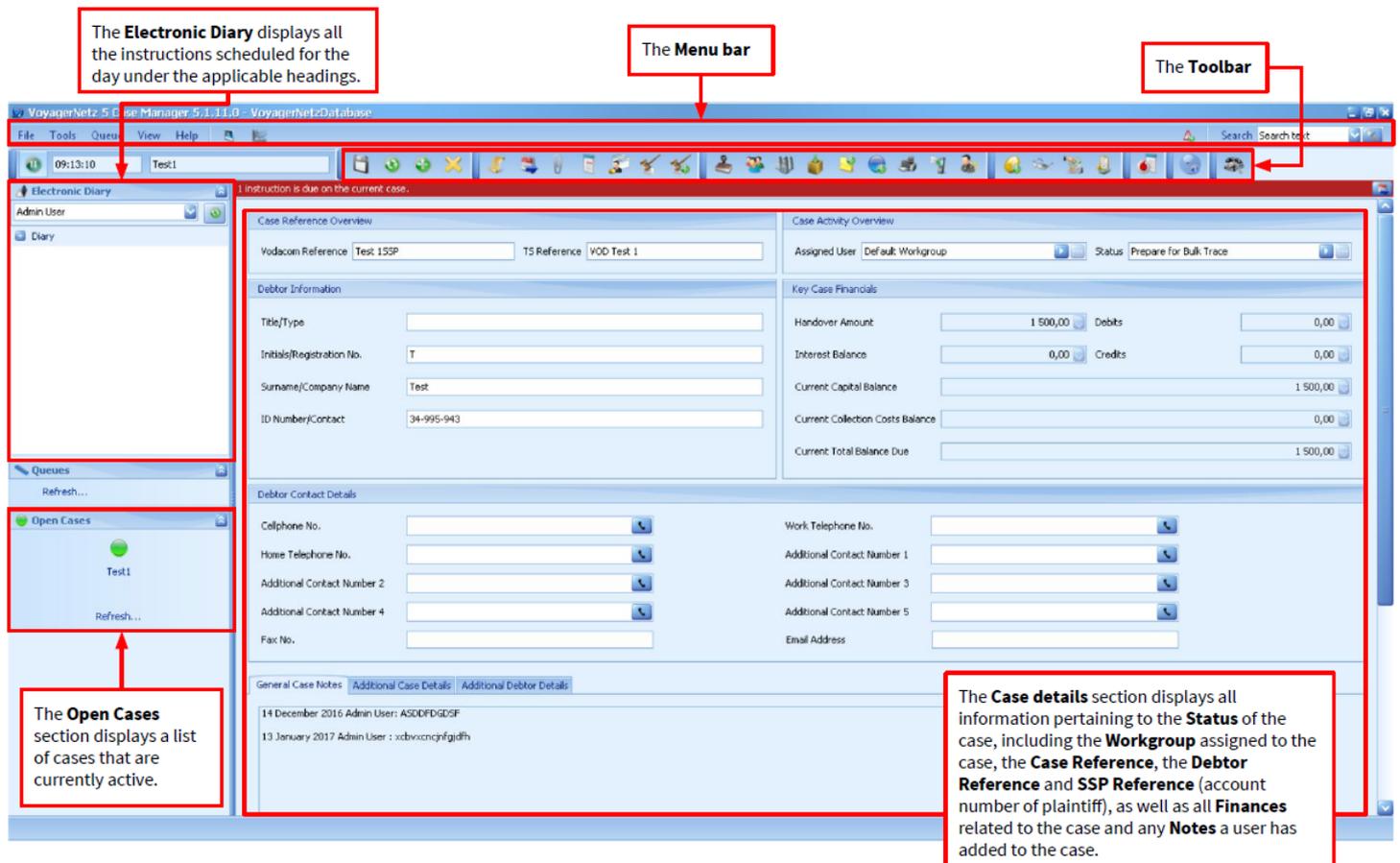
Figure 1: Case screen layout displaying the particulars of the open case.

MENU BAR

The **Menu Bar** contains important **drop-down menu items**, as well as the **User Dashboard** menu item, the **Dashboard Viewer** menu item, the **Report an Error** menu item and the **Quick Search** facility (Figure 2):
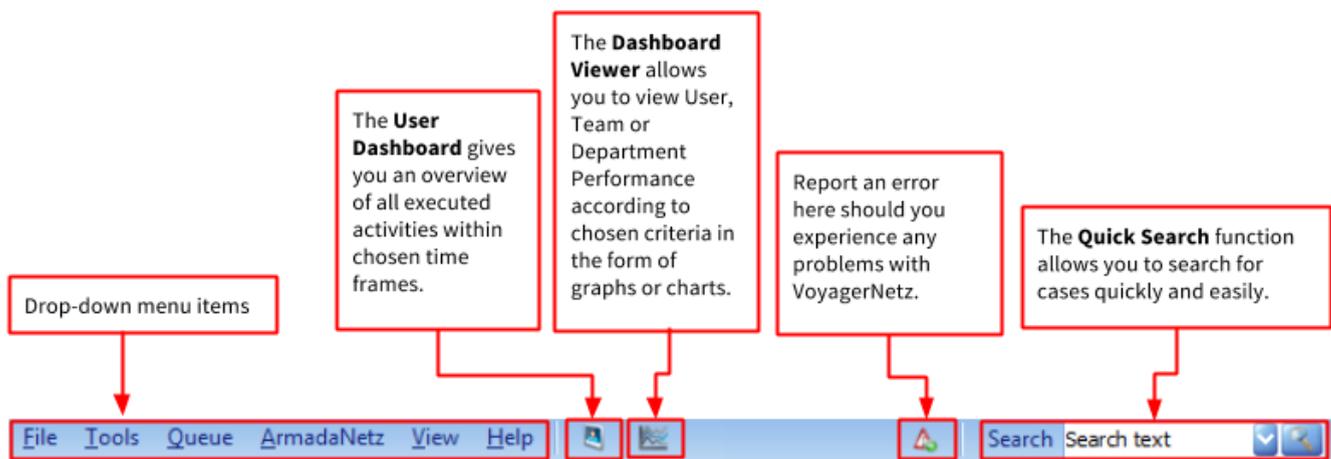
Figure 2: Menu bar overview.

Toolbar

The **Toolbar** is displayed when you open a case. It gives you access to all the functionalities that make this solution amazing (Figure 3):
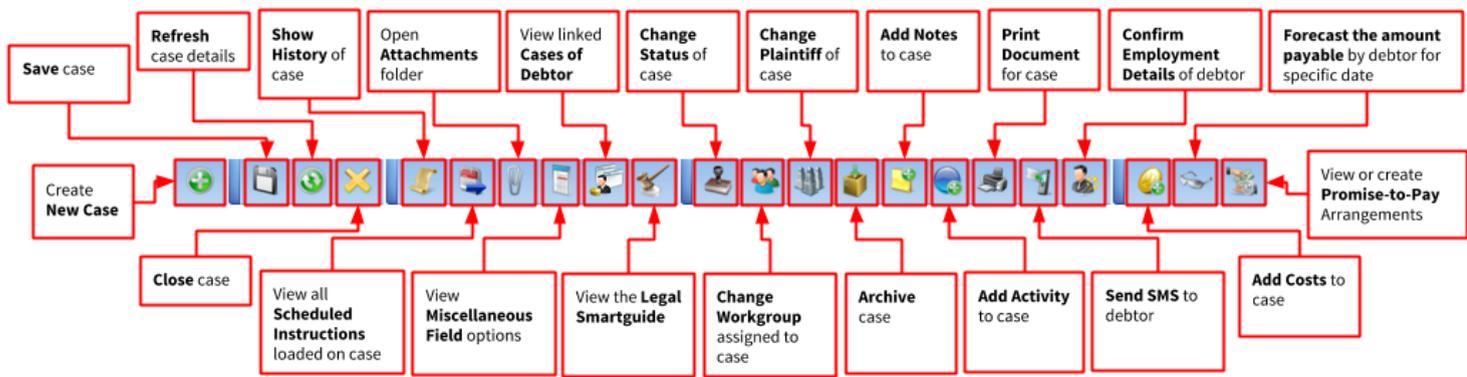
Figure 3: Toolbar displaying all of Case Manager's functionalities.

Please note: The buttons to access the **Debit Order Extension**, **Trace Information Extension** and custom **Vodacom Line Information Extension** will also be displayed in this toolbar

Section 3   Basic Settings and Configuration

The Case Manager Configuration Tool is the application used to change settings and configure the workflow in Case Manager software.

Phone Call Qualification Status Selection

When an agent makes or receives phone calls, at the end of the call they will have to qualify the phone call activity with the appropriate outcome by choosing from a list of **Qualification Statuses**. The outcome of the phone call activity will determine what the agent should do next in order to drive the case to settlement.

Each **Qualification Status** has been pre-configured with instructions that will automatically be loaded onto the case when an agent selects that qualification status to qualify a phone call activity. Using the **Case Manager Configuration Tool**, you will be able to select the **Qualification Statuses** you wish to use in the front-end of the solution.

Step 1: Open Activity Behaviour

Activity Behaviour settings determine what will happen when activities are qualified by agents. To open the **Activity Behaviour** settings screen, you must open the **Configuration Tool** and select **Activity Behaviour** under the **Workflow** tab. As an example, we will look at the **Qualification Statuses** that can be selected for the **Outbound Phone Call: General Call** activity (Figure 4):
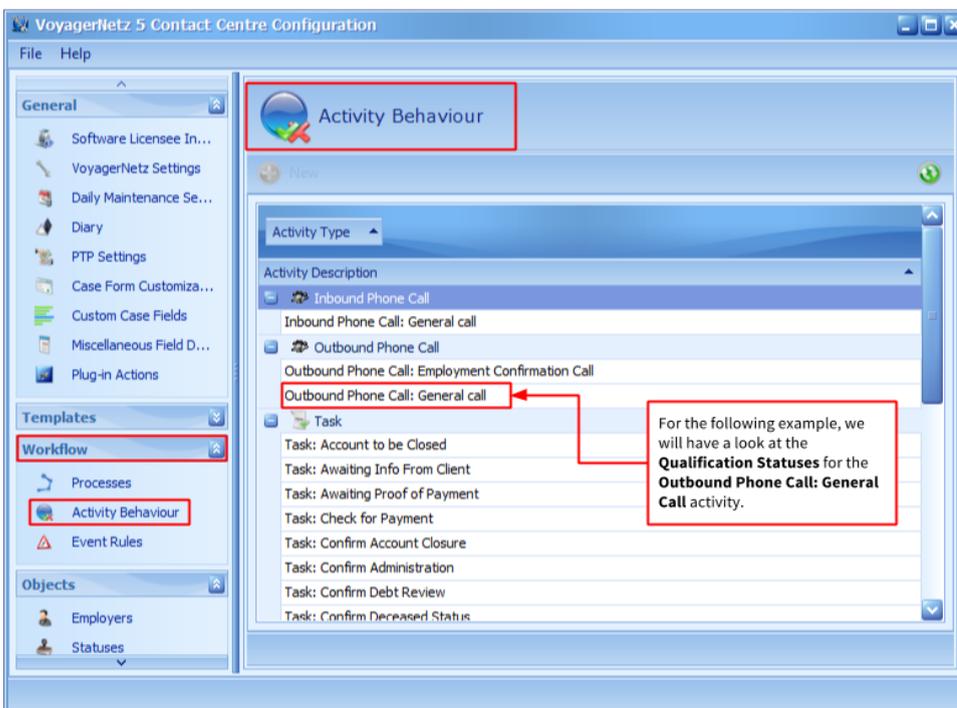
Figure 4: Configuration Tool displaying the Activity Behaviour screen.

STEP 2: SELECT QUALIFICATION STATUSES

Once you have selected the activity that you would like to add **Qualification Statuses** to; in this example: **Outbound Phone Call: General Call**, a new screen will open displaying all of the **Qualification Statuses** that can be selected to become visible on the front-end of the Case Manager Solution software. You can also double-click on a **Qualification Status** to view the pre-configured **Instructions** that will automatically load when that **Qualification Status** is selected by an agent. Figure 5 explains this process:

This is the list of **Qualification Statuses** that can be selected. Simply check the box of each status that you would like to be visible on the front-end of the solution software. In this example, we will also have a look at the instructions that are pre-configured for the **No Contact: Dropped Call** Qualification Status. When you select this status, the **Qualification Status** screen will open.

The instructions set up for this qualification status are the **Change Status: No Contact: Dropped Call** instruction, which will automatically change the status of the case to **No Contact: Dropped Call**, and the **Change Process: No Contact: Dropped Call** instruction, which will automatically load new process steps in the case's workflow to ensure that the dropped call is followed up.

Please Note: You can add **Process Steps** to the **No Contact: Dropped Call** process in the **Configuration Tool** under **Workflow > Processes**. A VoyagerNetz Consultant will assist you in setting up these processes.

STATUS SELECTION

STEP 1: OPEN STATUSES AND SELECT STATUSES

Selecting the **Statuses** that you would like to use in your solution is also done through the **Configuration Tool** under **Objects** > **Statuses**. Simply check the **Active** box of each **Status** that you would like to use on the front-end of your Case Manager Solution (Figure 6):
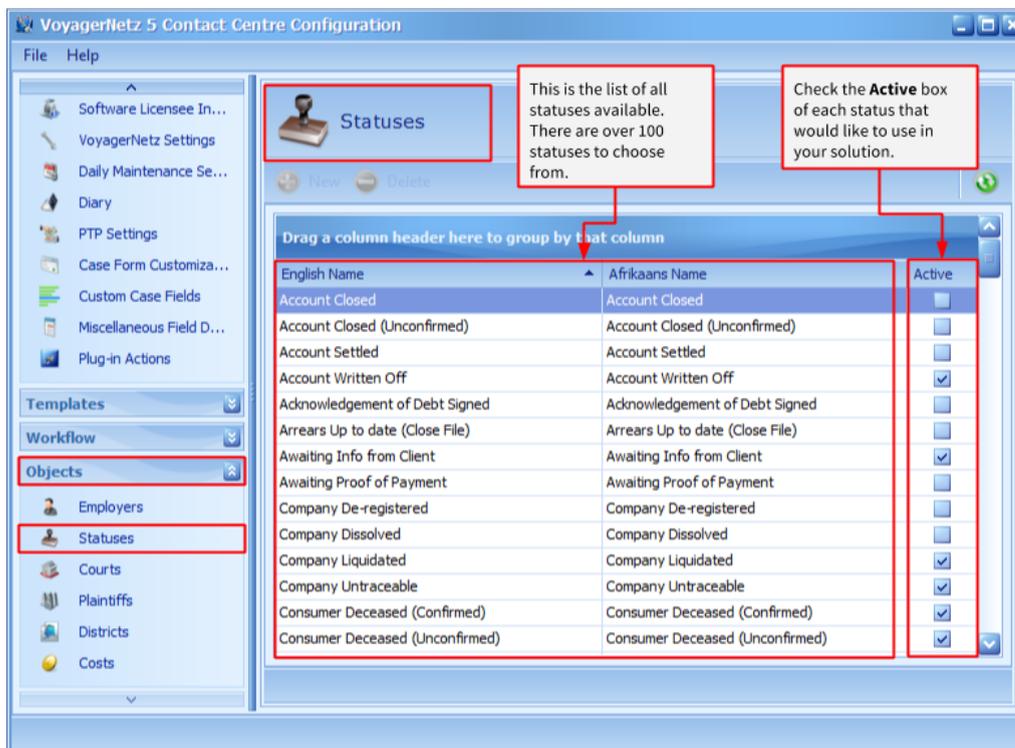
Figure 6: Configuration Tool displaying the Statuses screen.

PTP MANAGER SETTINGS

Before your agents can start creating PTP arrangements you will need to configure some settings to ensure optimal use of the features and functions available in the PTP Manager.

STEP 1: OPEN PTP SETTINGS IN THE CONFIGURATION TOOL

In order to configure your PTP Manager settings, you will have to access the **Case Manager Configuration Tool** and click the **PTP Settings** button (Figure 7):

Click here to change your
PTP Manager settings.

Figure 7: Configuration Tool home screen displaying PTP Settings button.

Step 2: Change PTP settings

Once you have clicked the **PTP Settings** button, the following screen (Figure 8) will be displayed where you are able to change:

- The number of grace period days you wish to assign to PTP arrangements;
- The percentage of a payment that constitutes a partial or full payment;
- The option to change the workgroup on a case upon the creation of new PTP arrangements (accounts can be dynamically distributed to a pool of resources);
- The option to automatically cancel PTP arrangements when no payment is made by a debtor and the grace period has been exceeded.

Debit Order Extension Settings

When you install the Debit Order Plug-in onto your system, it will automatically add debit order "events" to your workflow. You can set up these workflow events, and the instructions they will trigger in Configuration Tools under **Workflow** > **Event Rules** > **New**. You will be able to add instructions to specific debit order event types, as indicated in Figure 9:
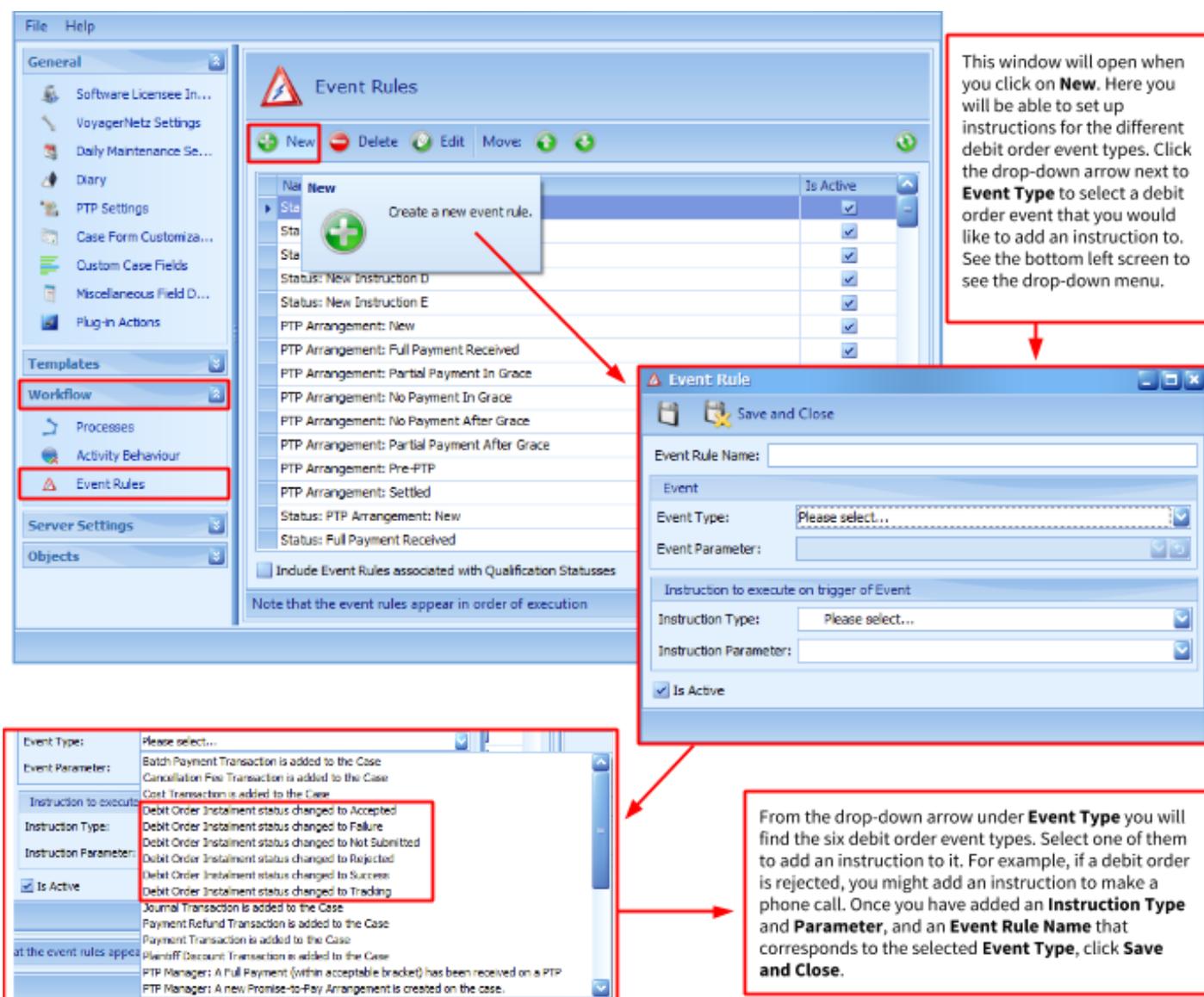
Figure 9: Configuration Tools Event Rules screen.

From the moment an agent creates a new Debit Order arrangement, your workflow will kick off. Debit order arrangements can be in one of six stages of development at any time (according to the status of the instalment) and some stages may activate certain instructions (event rules) that will aid you in settling the account and keep you up-to-date with the status of the instalment.

As transactions take place, the service provider-specific Status Updater Program will automatically change the status of the instalment (see **Addendum 1: Submitting Debit Orders with PAYM8**) for more information on the specific Status Updater Program and how it works). The following table explains the six different statuses that an instalment can have:

Status	Description
Not Submitted	The instalment is yet to be submitted to a service provider. If the arrangement is active, this instalment will show up in the Debit Order Manager when its effective date falls within the selected date range. This is the initial status of a new instalment.
Pending	The instalment has been submitted to a service provider and is awaiting feedback.
Cancelled	The instalment has been cancelled and will not be submitted.
Accepted	The instalment has been submitted, and has been acknowledged by the service provider for further processing.
Rejected	The instalment has been rejected by the service provider during the submission process. When an instalment batch or an individual instalment is rejected, the instalment status updater process will send an email to the configured address.
Tracking	Only relevant for NAEDO instalments. On its effective date, the instalment has entered a tracking status.

Failure	The payment of the instalment failed. The status notes of the instalment in the instalment history table of the arrangements screen will display the reason why the instalment failed.
Success	The payment of the instalment was successful.

USER MANAGEMENT

When setting up your Case Manager Solution on your system, the Case Manager Support Team will create an Administrator user that you can use to add all of your users and teams.

STEP 1: ACCESS THE TEAM MANAGEMENT TOOL

To add users and teams, open your Case Manager Solution and navigate to **Tools** in the **Menu Bar** (See the Menu Bar section) and select **Team Admin Tool** (Figure 10):
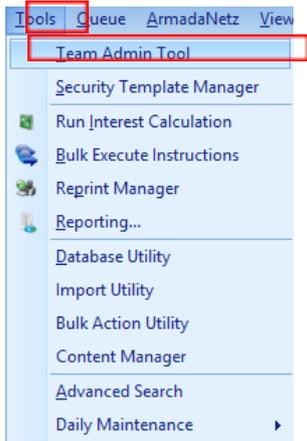
Figure 10: Tools menu item displaying the Team Admin Tool tab.

STEP 2: CREATING USERS AND TEAMS

The **Team Management Tool** allows you to create new users and teams, edit users and teams and assign administrative privileges to specific users or teams (Figure 11):

Create a **New User** in the selected team.

Create a **New Team** within the selected team.

Edit the selected user/team.

Change Parent team of the selected item.

Assign Administrative Privileges to a selected user over a specified workgroup (team or user).

Refresh the User/Team Hierarchy.

The **Administrator** user that the VoyagerNetz Support Team creates for you.
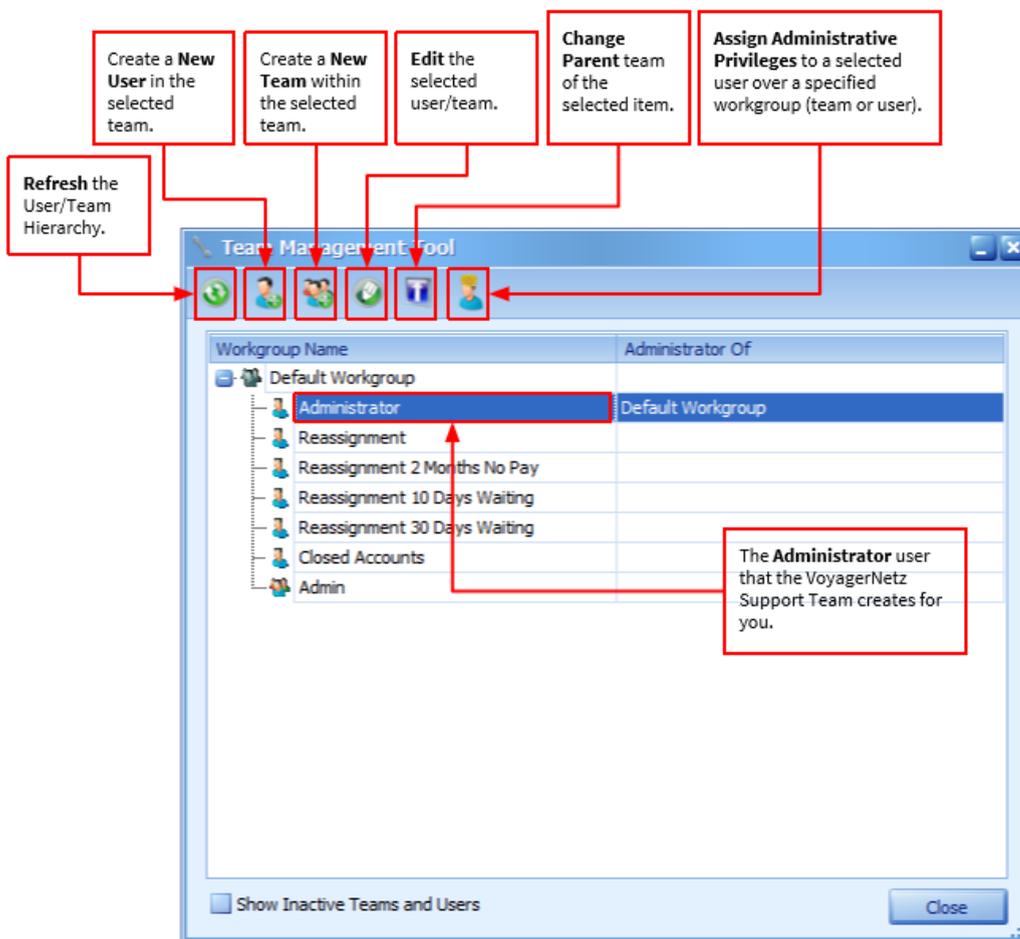
Figure 11: Team Management Tool screen displaying the options available for adding and editing users and teams.

CASE MANAGEMENT

When purchasing a Case Manager Solution, you have the option of having the Case Manager Support team use advanced data integration tools to migrate all of your existing case data or, if you have all of your case data in an Excel spreadsheet, you can use the Import Utility to import the data into your solution. These two options do not necessitate manually recreating all of your cases.

When you do need to create new cases within your solution, however, the process is very simple.

STEP 1: ACCESS THE CREATE NEW CASE TOOL

To create new cases, open your Case Manager Solution, navigate to the **Toolbar** (See the Toolbar section) and click on the **New Case** button (Figure 12):


Figure 12: The New Case button on the Toolbar.

STEP 2: CREATING A NEW CASE

Upon clicking on the **New Case** button, the **Create New Case** screen will open where you will add the basic case details. Thereafter, you will add all the additional case and debtor information in the **New Case** screen (Figure 13 and 14):
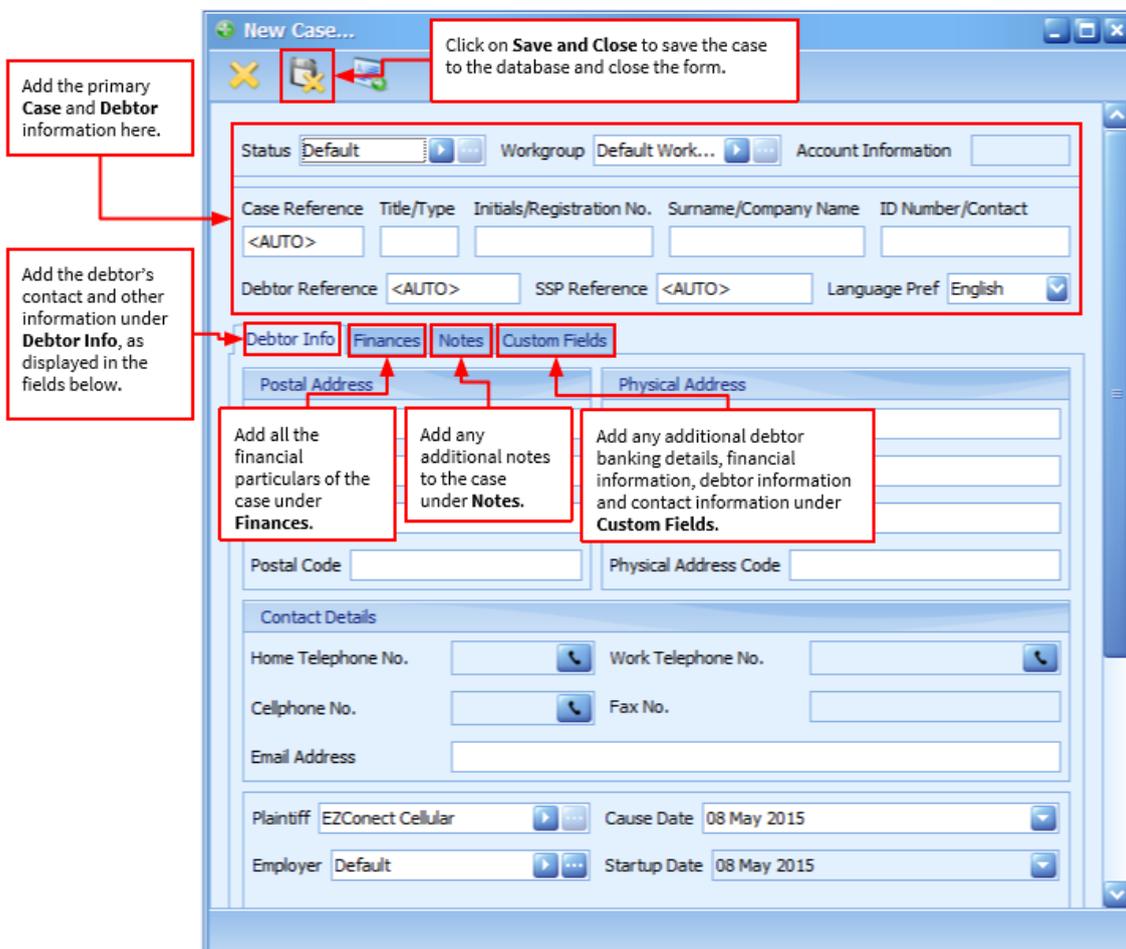
Figure 14: New Case screen displaying additional case details.

CREATING DOCUMENT AND SMS TEMPLATES

To create custom document and SMS templates specific to your business requirements, simply use the Content Manager found under **Tools** > **External Applications** > **Content Manager** in your Case Manager solution (Figure 15):
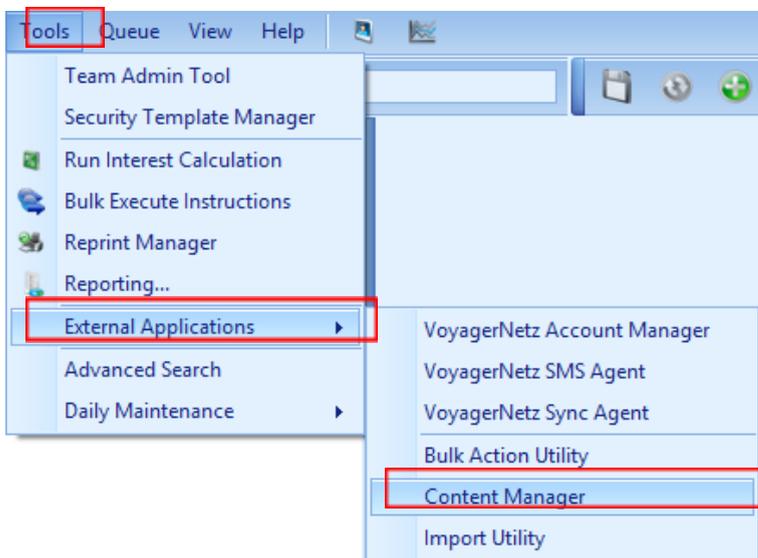
Figure 15: Tools menu item displaying the Content Manager tab.

Once Content Manager has launched, you will be able to create new document/SMS templates or edit existing document/SMS templates. Let's start by creating a new document template.

NEW DOCUMENT TEMPLATE

To create a document template from scratch, click the **Add/Enable a new document** button in the toolbar (Figure 16):
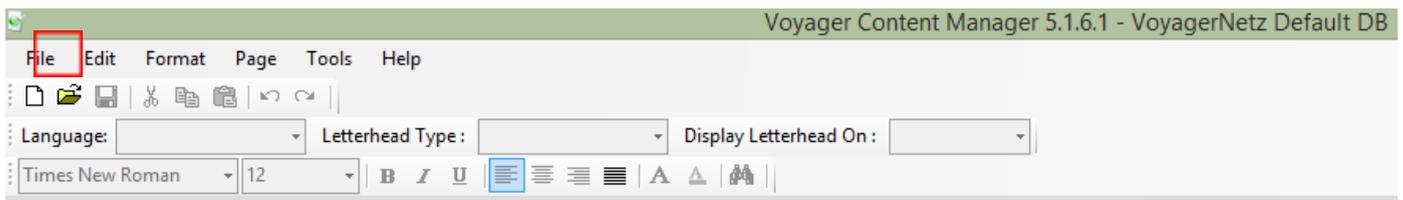
Figure 16: Add/Enable new document button in the Content Manager toolbar.

Now you can start adding the details of your new document in the **Enable New Document Wizard** (Figure 17):
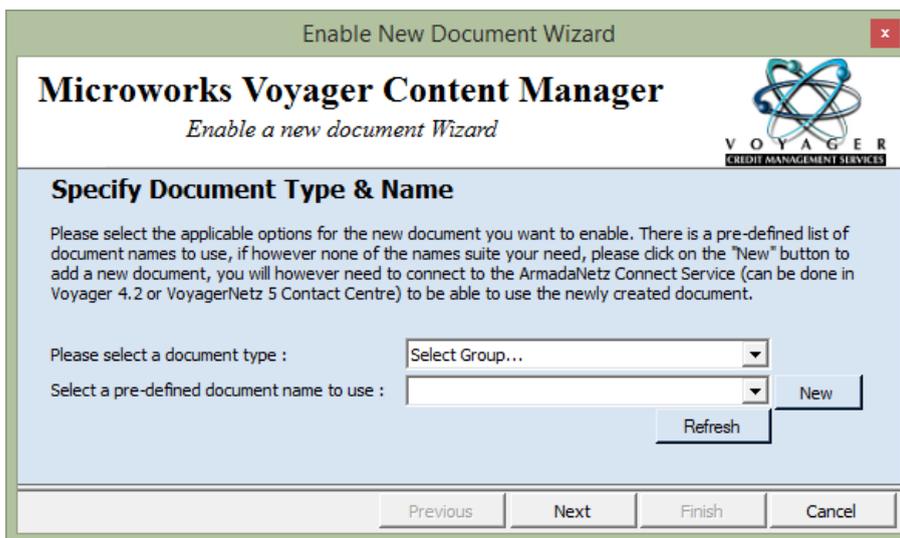
Figure 17: Enable New Document Wizard.

Once you have specified the document type (Letters, Final Demands, Summonses, Judgements, Warrants, Notices, or Other) you can choose a pre-defined document template related to the document type you selected or you can create a new template by clicking **New.** For the purposes of this example, we will create a new document (Figure 18):
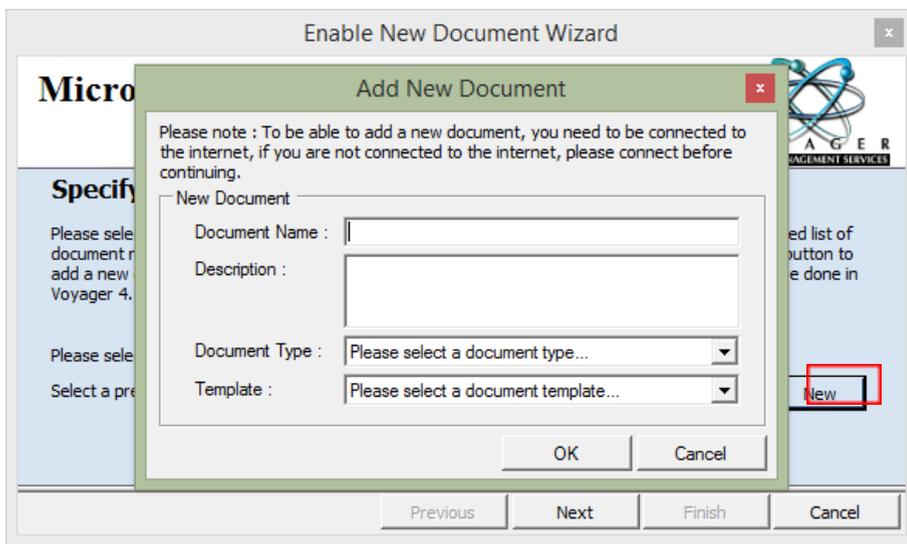
Figure 18: Add New Document form.

In the **Add New Document** form you must enter the **Document Name**, add a short **Description**, select a **Document Type** and choose a **Template** design (Standard Document, Financial Statement, or Standard Document with Signature Support). Click **OK** and the new document template will be added to the server environment. Content Manager will prompt you when this process is complete so you can start adding content to your newly created document template.

EDITING A DOCUMENT TEMPLATE

Now that you have created a new template, you need to open it from the Enable New Document Wizard by searching for your template from the pre-defined document name dropdown list (Figure 19):
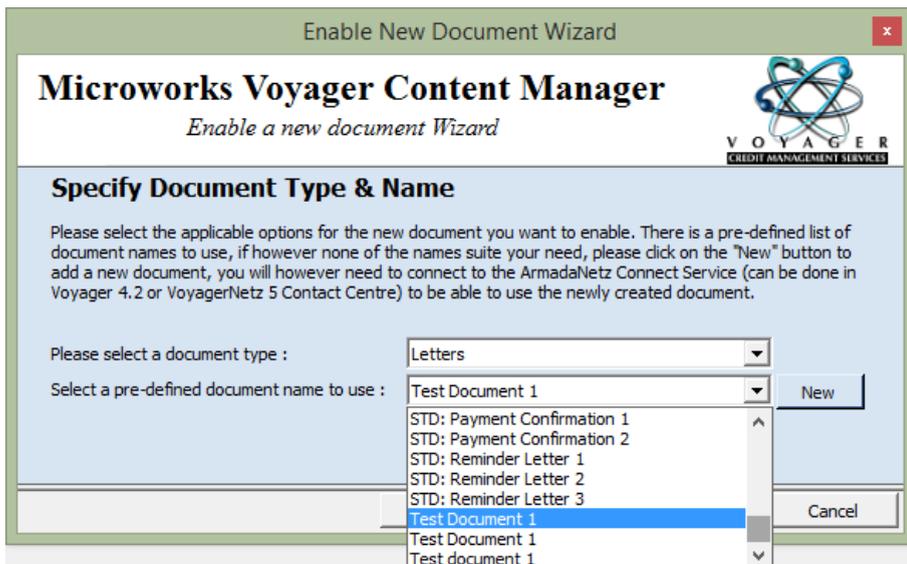
Figure 19: Select your newly created template from the dropdown list.

Content Manager will now prompt you to select whether you want to create a **Blank Document**, or if you want to create a new document from an **Existing Document** template or from an **Example Document** template.

If you select **Blank Document** or **Example Document** you need to choose between:

- **English Only** and **Afrikaans & English** as the language option for your document; and
- **No Letterhead**, **Default Letterhead**, and **Plaintiff/Client Letterhead** as the letterhead option for your document.

Click **Finish** and your document will be displayed (Figure 20):
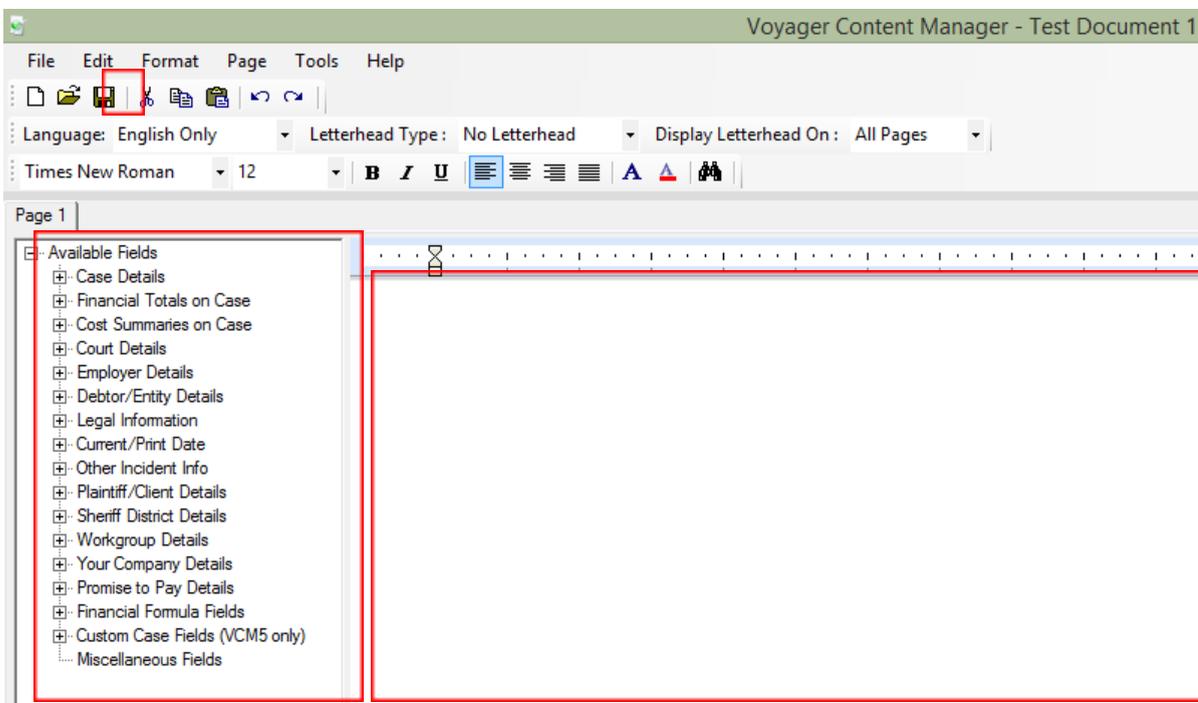
Figure 20: Blank Document ready to be edited and merged with case data fields.

You can start typing the content of your document template in the right grid. In the left grid you will be able to view and select standard data fields to be merged into you document template. Click **Save** when you are done and your document is ready to be used.

NEW SMS TEMPLATE

SMS Templates are also created in the Content Manager under **Tools** > **SMS Manager** (Figure 21):
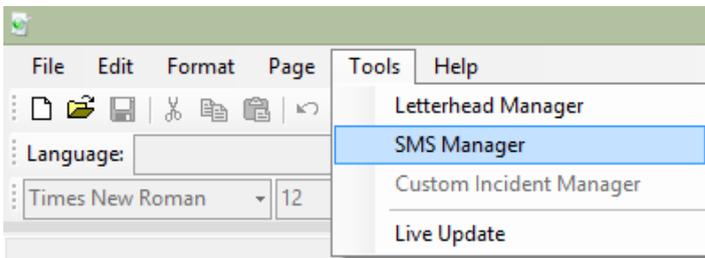
Figure 21: Content Manager Tools menu item displaying the SMS Manager tab.

Once you have the SMS Manager open, you can select an existing SMS template to edit or create a new SMS template (Figure 22):
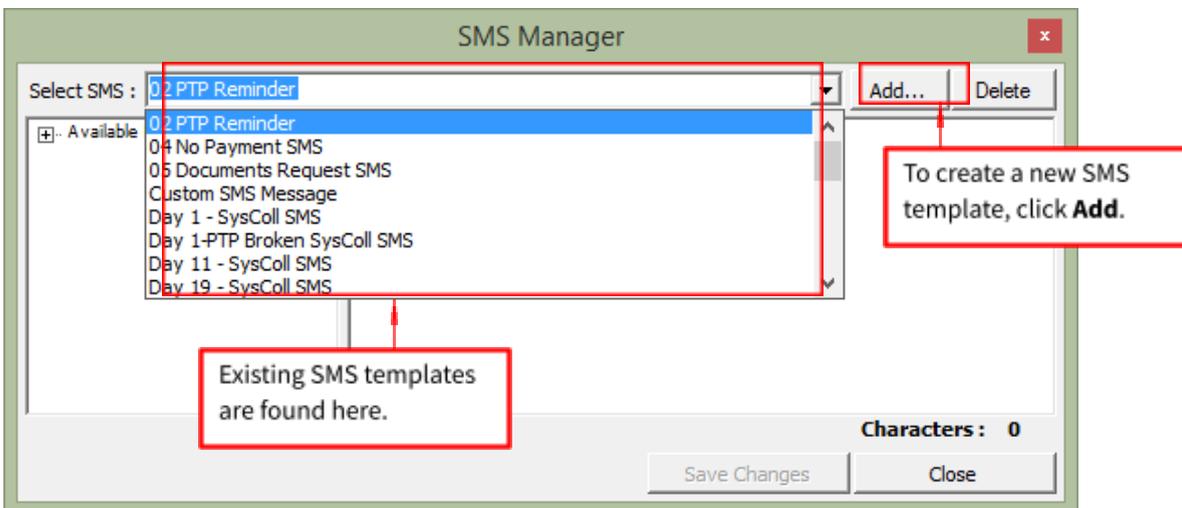
Figure 22: SMS Manager template selection.

For the purposes of this example, we will add a new SMS template. When you click **Add**, the **Enable/Add SMS** form will give you the option of selecting a pre-defined SMS template name or creating a new one. Click **New** to create a

template from scratch (Figure 23):
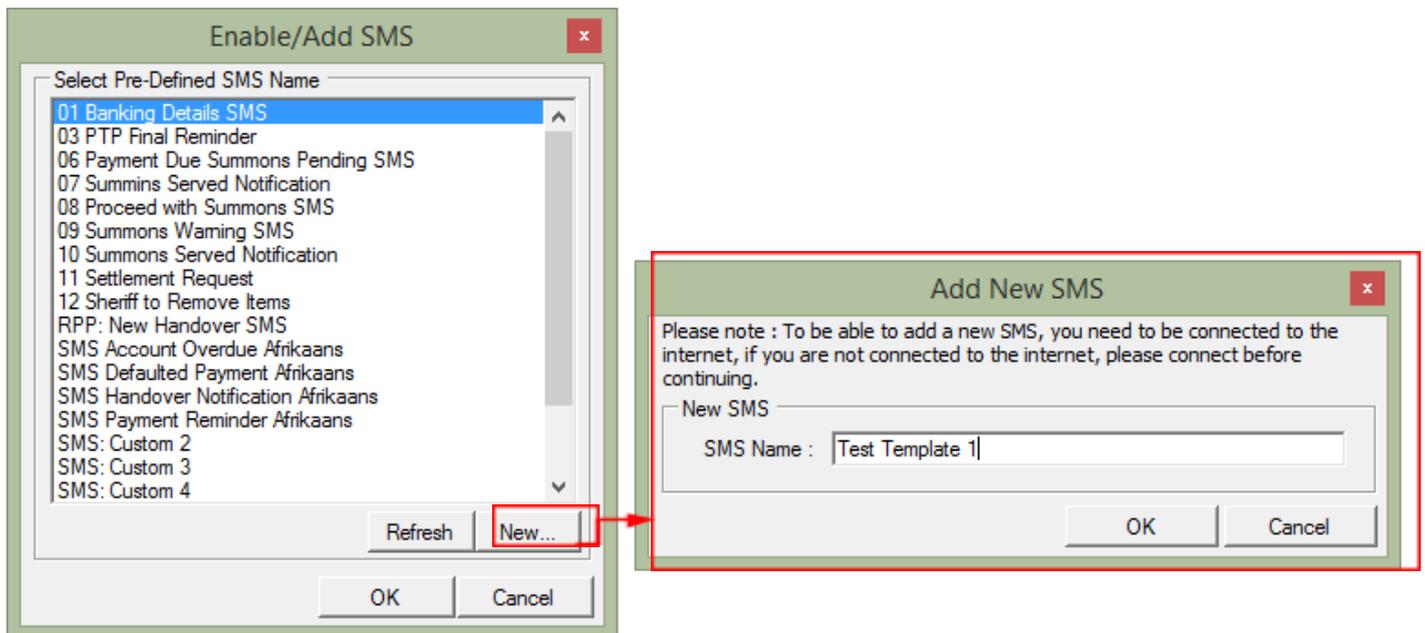
Figure 23: Adding a new SMS template.

Please Note: Make sure that you use a descriptive name for your new SMS template to make it easier to identify when you want to link the SMS template to your process.

Content Manager will add the new SMS template name to the list of available templates and prompt you when the SMS template has been successfully added. Click **OK** and the system will sync the template to the Case Manager SMS server. Click **Refresh** on the Enable/Add SMS form to view the newly created SMS template (Figure 24):
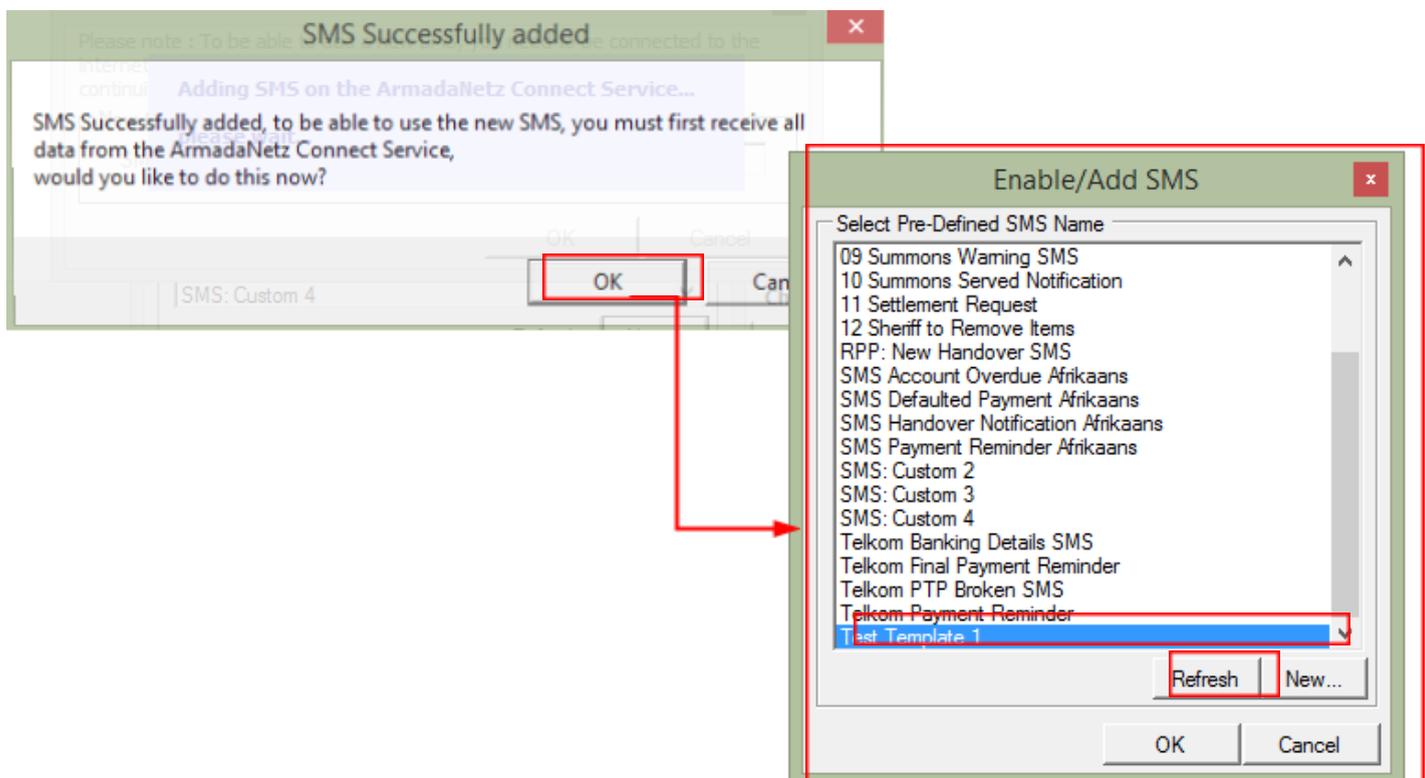
Figure 24: New SMS template displayed in the Enable/Add SMS form.

EDITING AN SMS TEMPLATE

Now that you have created a distinct name for the new SMS template, you need to add content to the SMS Template in the SMS Manager. Open the newly created SMS template name from the drop-down list and start adding the required content and case reference fields to be merged into the template (Figure 25):
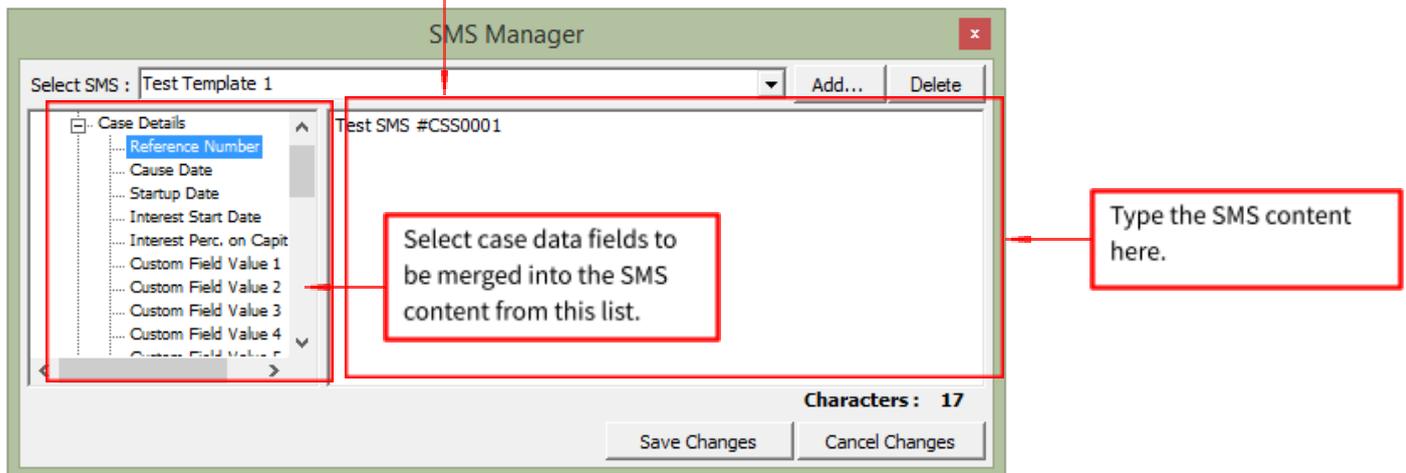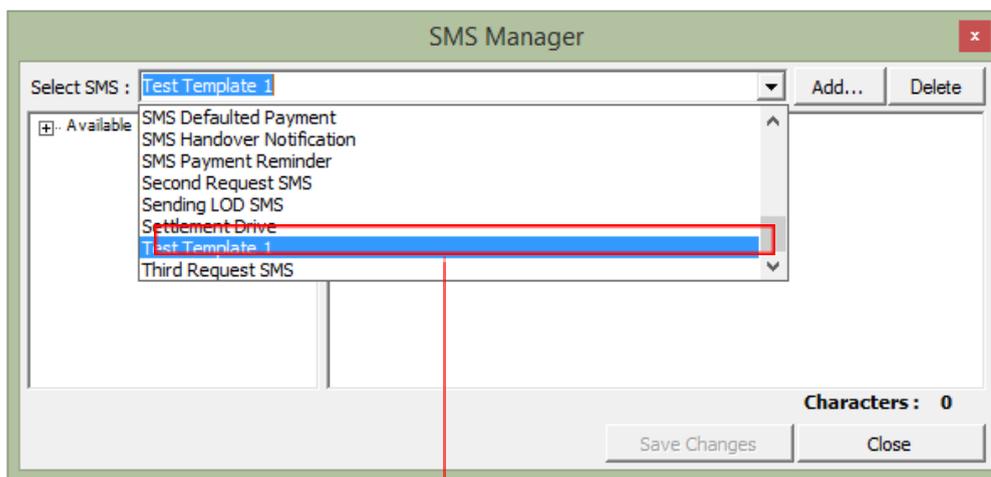
Figure 25: SMS template ready to be edited and merged with case data fields.

Please note: The number of characters you can use is displayed below the right-hand grid. Keep in mind that a standard SMS's length is 90 characters. If your SMS template exceeds this length the SMS will still be sent but it will be split into multiple SMSs.

Click **Save** when you are done and your SMS template is ready to be used.

SECTION 4 CASE MANAGER WORKFLOW

From the moment you create a new case and an event occurs (such as qualifying a phone call or creating a new PTP arrangement), a process-based workflow will kick off. A workflow is essentially a sequence of processes through which the case passes from creation to settlement and is driven by events that automatically trigger instructions that need to be accepted, executed and qualified by agents.

IMPORTANT TERMINOLOGY

Familiarise yourself with the following Case Manager terminology and workflow concepts to better understand how the workflow functions.

CASE

A **Case** in Case Manager is an account or matter that contains all financial information, debtor information, payment arrangements, the state the account is in, the agents working the account, instructions on what needs to happen next on the account, and a full log of all events and transactions that have taken place, among other important details. Every case has a unique Reference number to identify it from other cases.

CASE DATA

All information related to a particular case is referred to as **Case Data**. During a new handover, all case data is imported into the Case Manager system.

Case Import

Case Manager uses powerful data integration tools to migrate all of your existing case data into the Case Manager system. When case data is imported it goes through a data cleaning phase to ensure data quality and promote contactability and collectability. Every case is also assigned a unique reference number and a **Starting Process** so that agents are prompted to start collecting on the case straight away.

Case Status

A case will always have a **Status** indicating exactly what stage of the collection process it is in. The **Starting Process** that is assigned to the cases automatically generates the correct starting Status. The **Case Status** will change as Processes are executed on the case.

Process

A **Process** can be likened to a building block that provides the foundation for the greater **Workflow** architecture. A Process contains a few steps that can be spaced out with waiting periods in days. When new accounts are received for collection, a typical Process might look as follows:

- Wait 0 days - Send SMS Message using template **Handover Notification**.
- Wait 5 Days - Send SMS Message using template **No Response After Handover Notification**.
- Wait 2 Days - Make Phone Call using template **General Call**.

See the **Case Manager Statuses** Addendum for examples of Case Manager Processes.

Process Steps

Each **Process** consists of **Process Steps**. Process Steps can be likened to the smaller stepping stones that guide agents from one Process building block to another. There are several types of Process Steps - some steps will result in agents having to perform activities, and others will control system-wide, case-related tasks.

Process Steps → Activities		
		Description
Make Phone Call		Agent will receive notification in Electronic Diary to make a case-related phone call.
Perform Task		Agent will receive notification in Electronic Diary to perform a specific, case-related task.
Print Document		Agent will receive notification in Electronic Diary to print a specific, case-related document.
Send SMS		Agent will receive notification in Electronic Diary to send a specific, case-related SMS.
Send Email		Agent will receive notification in Electronic Diary to send a specific, case-related email.

Process Steps → System-Controlled		
		Description
Add Cost		The system will automatically add a cost.

Add Process		The system will automatically add a new Process to the current Process.
Change Process		The system will automatically change a Process.
Change Status		The system will automatically change the Case Status.
Change Workgroup		The system will automatically change the Workgroup.
Delete Instructions		The system will automatically delete all Process Steps.
Wait		The system will automatically place a case on hold.

Every Process Step has an Owner. This will determine in which **Electronic Diary** the Process Step will be displayed. When setting up a Process Step it is important that the Owner be defined correctly. The Owner can be a specific user or team or it can be the Owner of the case - in this case, the Owner will be determined once the Process Step becomes due by simply assigning ownership to the **Workgroup** of the case.

When Process Steps that result in **Activities** to be performed by agents have become due, they are displayed in a bright red bar across the top of the case screen. In this way, agents are seamlessly guided through Process Steps.

ELECTRONIC DIARY

The **Electronic Diary**, as its name suggests, is a schedule that displays all the Process Steps which are due for a user or team; in other words, all the Process Steps that have not yet been started by the user/team. It consists of various categories and subcategories with the option to accept the listed Process Steps directly from the Diary.

See the **Case Manager Electronic Diary** Addendum to see all the Diary Sections and their Instructions.

ACTIVITY

Process Steps which have been accepted by a user will create an open **Activity** on a case. An Activity is a certain action that an agent needs to execute and qualify in order to trigger further Process Steps and drive a case to settlement.

Activities in your Case Manager Solution include:

- Outbound Phone Calls;
- Inbound Phone Calls;
- Print Documents;
- Send SMS Short messages; and
- A number of system-wide, case-related Tasks.

As mentioned above, when a Process Step becomes due, it is displayed in a bright red bar across the top of the case screen. When an agent accepts the Process Step, a yellow **Open Activity** bar replaces the red bar and displays the Open Activity that needs to be executed and qualified by the agent.

Cases with Open Activities on them cannot be closed and will be kept open on an agent's **Open Cases** list. Agents can view more details about the Activity, complete the Activity or decline the Activity from the yellow Open Activity bar.

Please note that not all Activities on a case will originate from Process Steps. Activities on a case can be started by:

- Accepting a due **Process Step** from the **Diary**;
- Drawing a **case** from a **Queue** (which will be explained later in the Queue Process);
- Manually starting an **Activity** on a **case**;
- An external process like a **Dialer** screen popup which will initiate an **Activity**.

QUALIFICATION STATUS

Upon completion of an Activity, the agent will be prompted to qualify the Activity according to the outcome of the Activity. To do this, the agent must select a **Qualification Status** from a preconfigured list. Each Qualification Status has certain Process Steps linked to it which will be triggered when a Qualification Status is selected.

ACTIVITY BEHAVIOUR

Activity Behaviour settings determine what Process Steps are initiated when an agent qualifies an Activity with a certain Qualification Status.

ACTIVITY NOTES AND HISTORY

Your Case Manager Solution captures a full log of all Activities that have been executed or are open on a case.

Agents are also able to add **Notes** to an Activity in order to add any necessary, supplementary details to qualify the Activity. Notes can be added during the Qualification Status selection phase, once the Activity has been executed.

The **Activity History** section logs information about:

- The **Capture Date** of the **Activity**;
- The **Activity Type**;
- A **Description** of the **Activity**;
- The **State** of the **Activity** (Open or Completed);
- The **Qualification Status** selected for the **Activity** when it was completed;
- Any **Notes** that an agent added to the **Activity**.

See the **Case Manager Activities** Addendum to see all the Case Manager Activities and Qualification Statuses.

Watch the **Case Manager Workflow Overview** video and the **Case Manager Workflow Example** videos for more information on how the workflow functions.

SECTION 5 THE WORKFLOW JOURNEY

This section will provide an overview of your Case Manager Solution's workflow using the scenario of a new handover where 1000 cases received from a creditor are imported into your Case Manager Solution. Through the journey from handover to the case settlement, practical examples will be provided explaining:

- How **Cases** are imported and assigned a **Starting Process**;
- How **Case Statuses** work with **Processes**;
- How **Process Steps** work with the **Electronic Diary**;
- What **Activities** are and how agents can accept **Activities** from the **Electronic Diary**;
- How **Activity Behaviour** determines and automates the next steps in a **Process**.

By the end of this journey you should have a clear idea of how a streamlined and automated workflow will ensure the most effective, efficient and productive debt recovery.

CASE IMPORT PREPARATION

Before the import of cases into Case Manager can begin, there are a few things that need to be in place first:

STEP 1: ENSURE THAT THE PLAINTIFF HAS BEEN CREATED

The **Plaintiff**, in Case Manager terminology, is the entity to which the debtor is indebted. A Case Manager Consultant will assist you in setting up a **Plaintiff** in the **Case Manager Configuration Utility** > **Objects** > **Plaintiffs** (Figure 26):

Save all the details of the **Plaintiff** here and they will be visible in the front-end of the solution software.
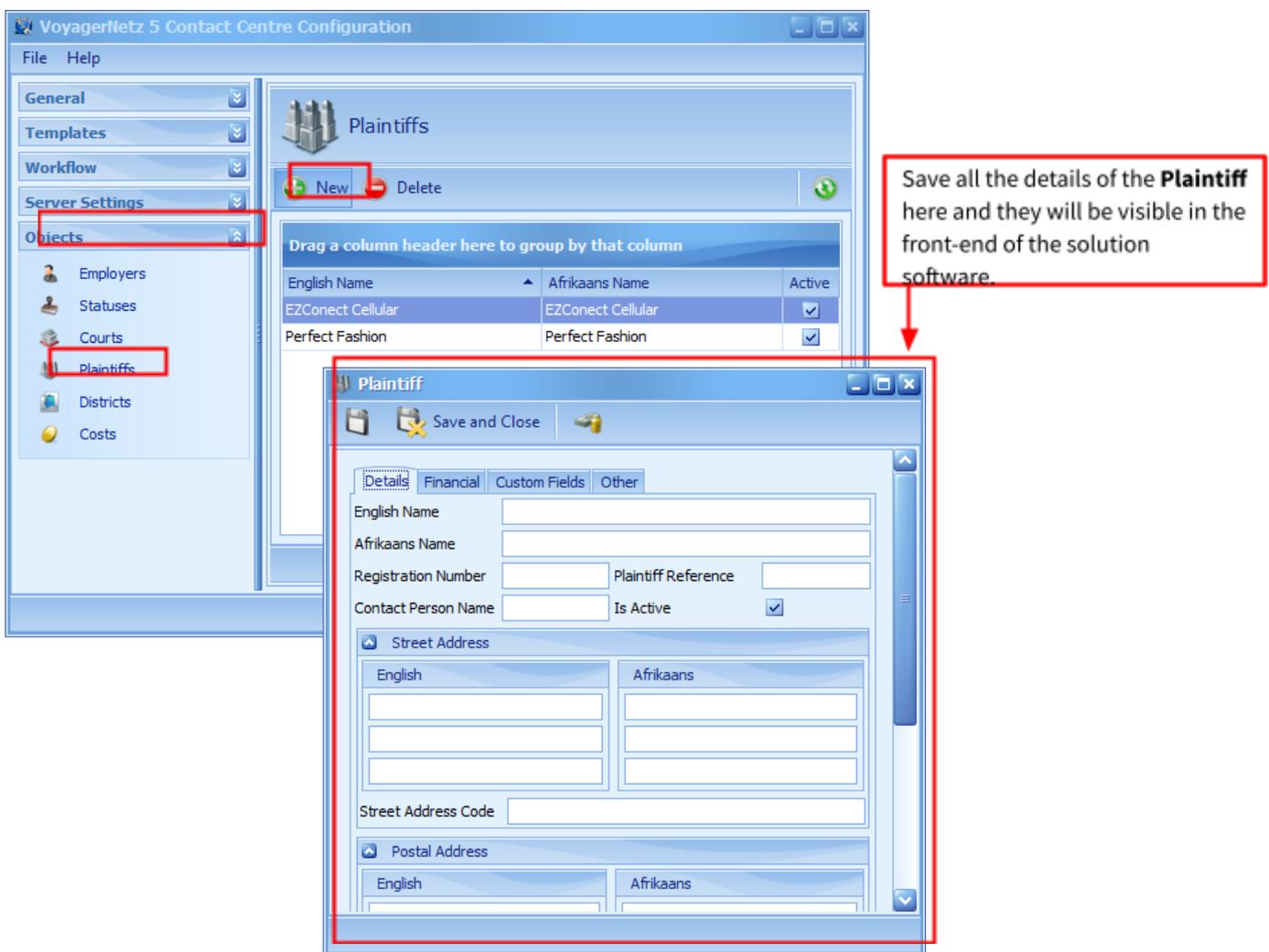
Figure 26: Creating a Plaintiff in the Configuration Utility.

STEP 2: SET UP PROCESSES AND PROCESS STEPS TO BE ADDED TO THE CASES DURING IMPORT

You should set up a Starting Process in order for Agents to start collecting on Cases as soon as they are in the Case Manager system. Typically, this Process is named "New Instruction A" and the Process Steps might include sending a Collection SMS. A Case Manager Consultant will configure these settings for you in the Case Manager Configuration Tool under **Workflow** > **Processes** > **New Instruction A** (Figure 27):
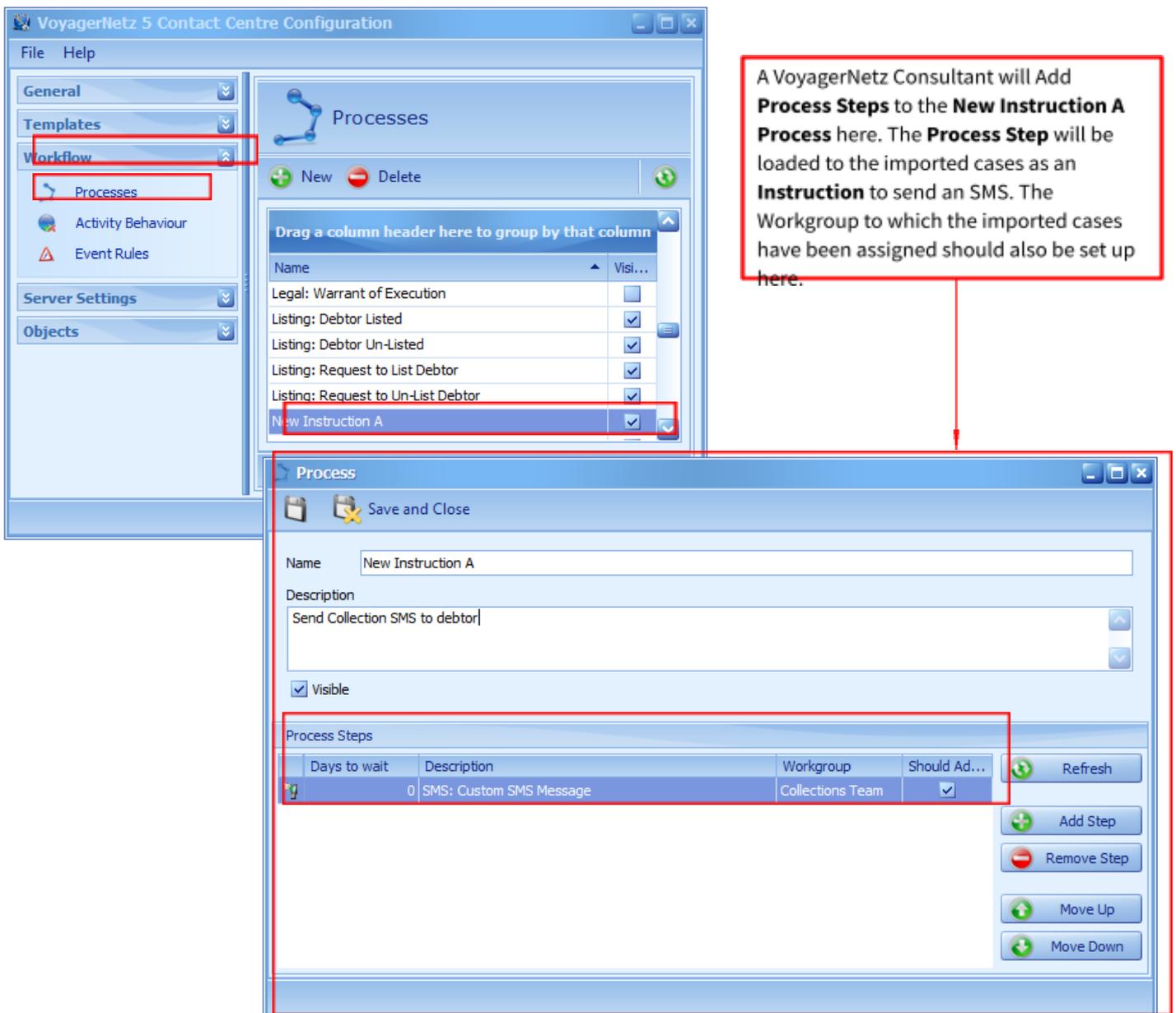
Figure 27: Adding Process Steps to a Process.

STEP 3: CREATE THE WORKGROUP AND TEAM TO WHICH THE CASES WILL BE ASSIGNED DURING IMPORT

A Case Manager Consultant will assist you in setting up Workgroups and Teams in your Case Manager System so that the Imported Cases are immediately assigned to the correct Workgroup and Team. This is done in the **Team Admin Tool** (Figure 28):
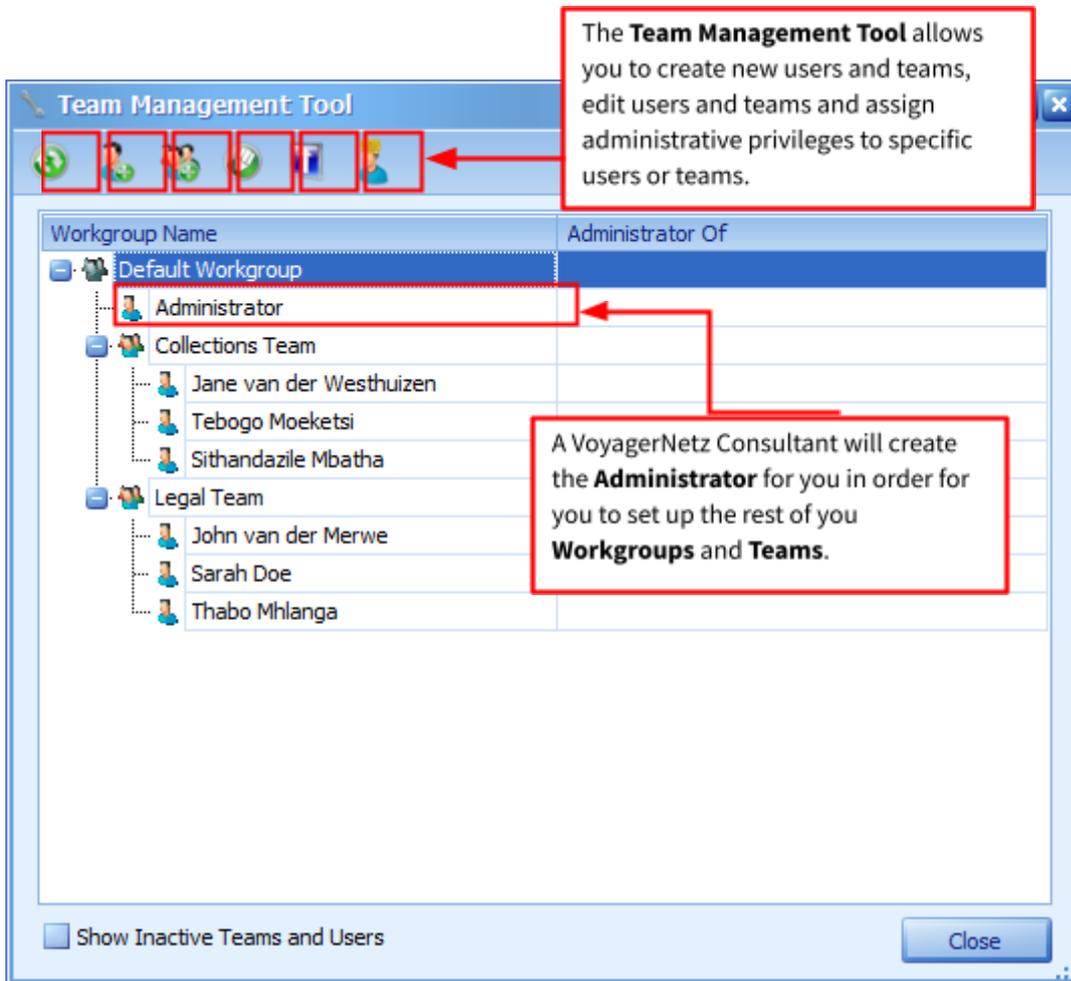
Figure 28: Team Management Tool

IMPORTING THE CASE DATA INTO CASE MANAGER

Now that we have everything in place, we can perform the Import. Your Case Manager Consultant will use powerful data integration tools to ensure that your case data will be cleansed and accurately imported into your Case Manager Solution.

NEW CASE STARTING PROCESS

The cases are now ready to be worked on by agents. When an agent, belonging to the assigned workgroup selected during the import, logs into Case Manager, the starting process, "New Instruction A", will automatically have been loaded to all new cases assigned to the agent.

NEW CASE SCREEN

Here's an example of what the agent will see in their diary and when they open a new case (Figure 29):
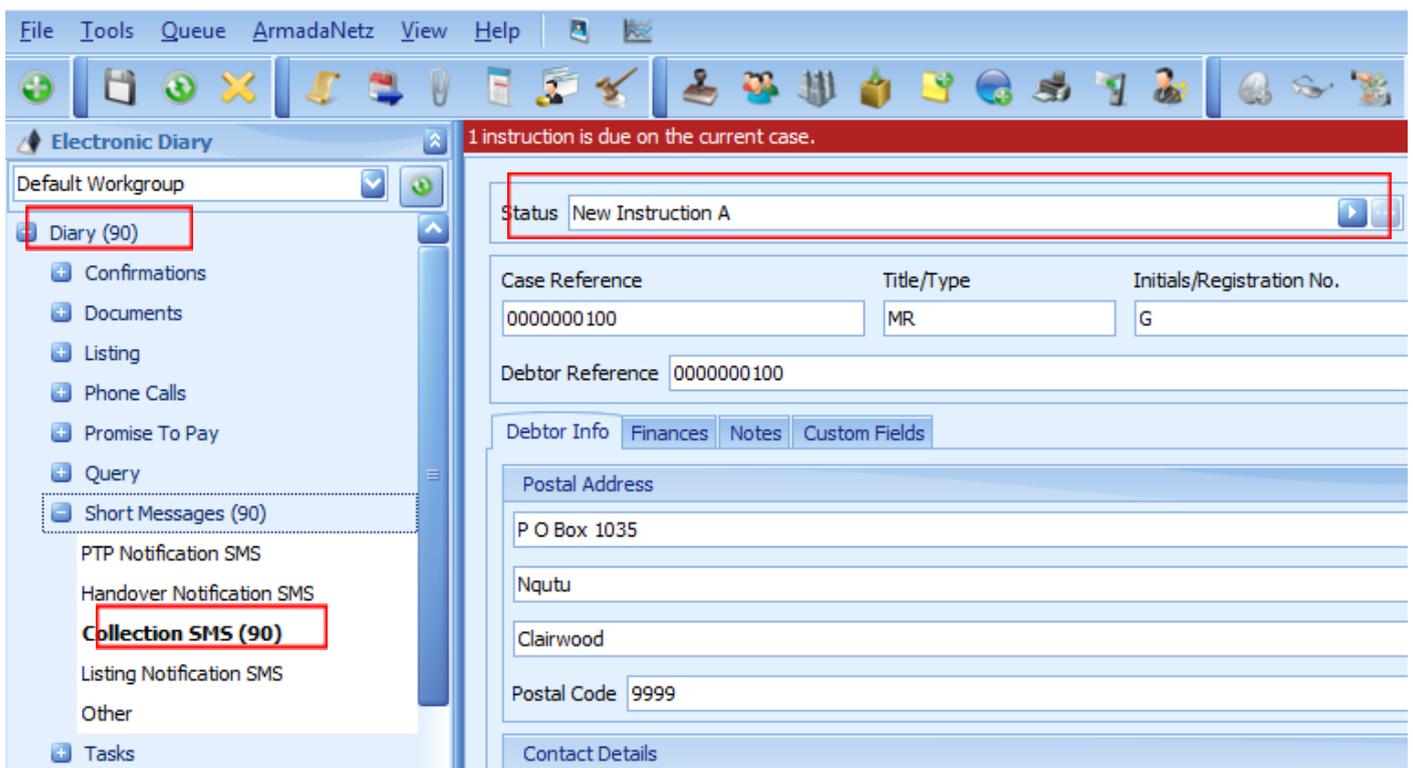
Figure 29: Case screen displaying the Electronic Diary and the New Instruction A case status.

EXECUTING PROCESS STEPS FROM THE ELECTRONIC DIARY

The agent will now be able to bulk execute the Collection SMS Process Steps linked to New Instruction A directly from the diary (Figure 30):
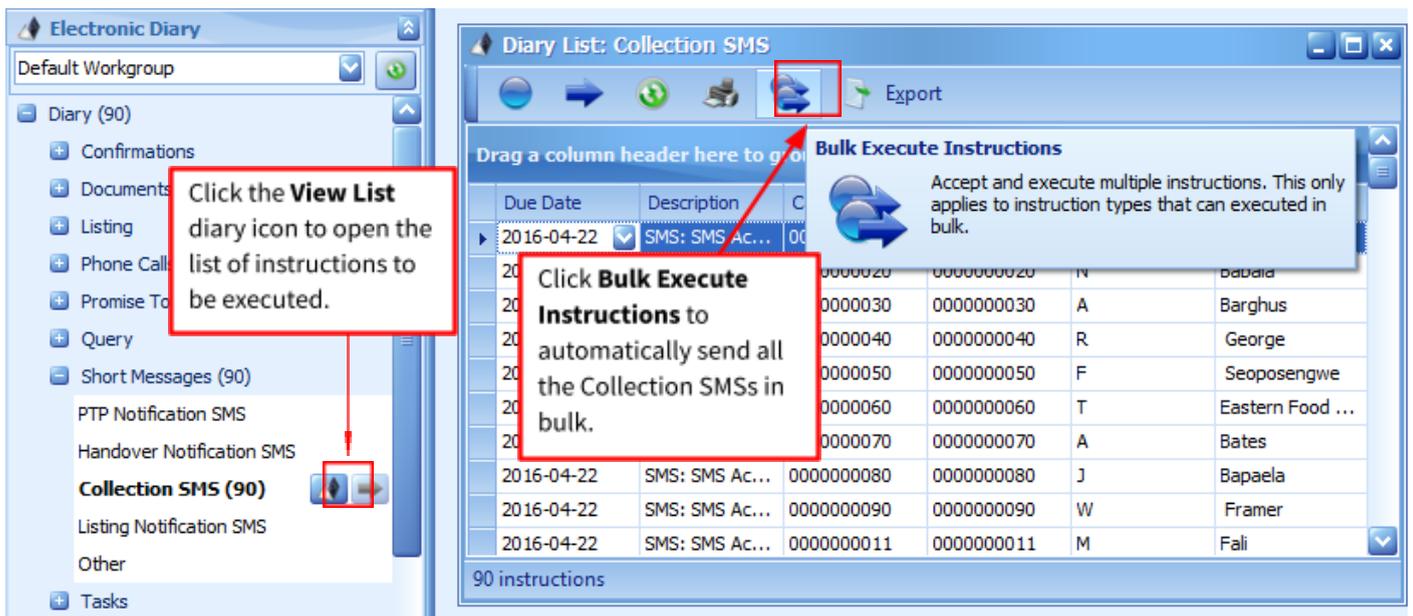
Figure 30: Bulk executing Collection SMSs from the Electronic Diary

SMS THROTTLING

When your agents will be sending SMSs in bulk, you might consider using the Throttle functionality available in the Case Manager SMS Agent (Figure 31). This functionality allows you to specify how many SMS messages should be sent per minute to ensure that call centres are not flooded with phone calls after thousands of SMSs are sent out. When you select the Throttle submission option:

- SMS messages are submitted for sending at a specified per-minute rate.
- Higher priority messages are always submitted first.
- SMS Agent keeps on running indefinitely until it is closed manually, even when there are no more SMS messages to send.
- New status updates are downloaded every 10 minutes.
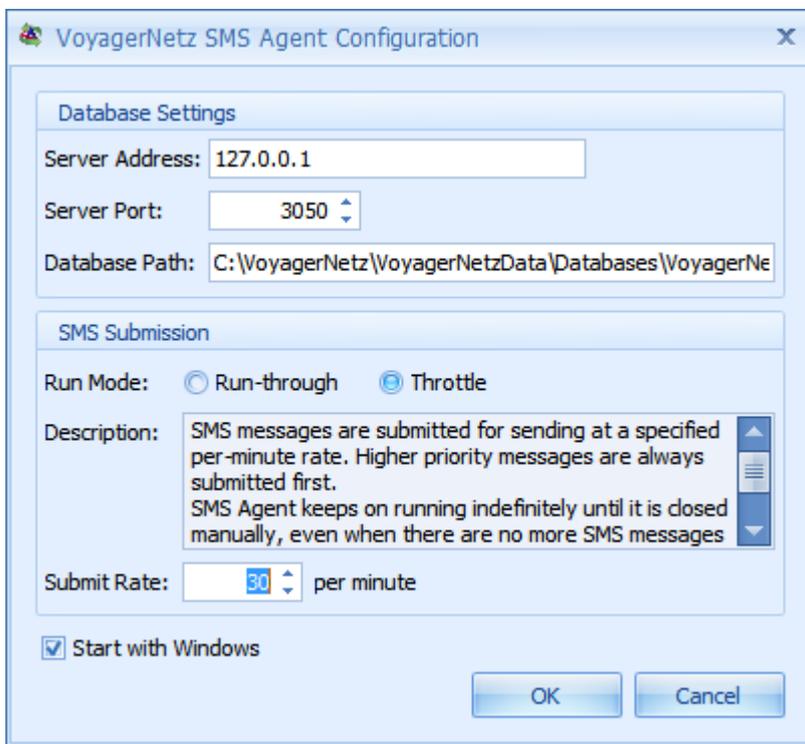
Figure 31: Throttle settings in the Case Manager SMS Agent

PTP MANAGER OVERVIEW

Promise-to-Pay arrangements are a fundamental component in any collections and recovery strategy and they help improve collection productivity and results.

With the PTP management tool you will be able to:

- Create and log new PTP arrangements with various payment options for the debtor to choose from;
- Manage PTPs that are in arrears or settle PTPs that have been paid in full;
- Work according to a scheduled workflow that makes the process of managing instalments from creation to settlement easy;
- View all arrangement history, including, for example, all payment transactions (amounts and dates on which they were performed), the status of the PTP instalment (defines the current progress of the instalment), the workgroup assigned to the case, and so on.

Now let's imagine that a debtor phones in to make a Promise to Pay (PTP) arrangement. The agent must open the **PTP Manager** from the **Toolbar** menu (Figure 32):
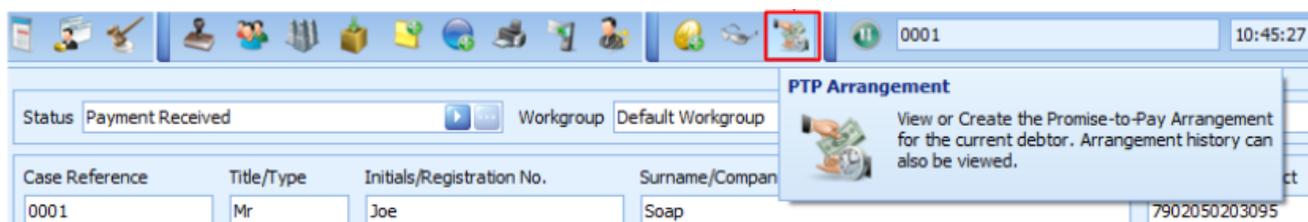

Figure 32: PTP Arrangement button

Once you have clicked on the **PTP Arrangement** button, the **PTP Arrangement** home screen will be displayed (Figure 33):

This is the reference for the case that you are currently working on.

The **Deposit Arrangement** tab displays the current PTP arrangement setup, as below.

The **Next Payment** section will display details of the next payment that is due by the debtor.

Click the **View Arrangement History** button to view all the logged information and transactions pertaining to the PTP arrangement.

The **PTP History** section displays the status of the PTP arrangement, as well as other details, including payment transactions, pertaining to the arrangement. This information will be displayed here once the first payment transaction has been made on the due date.

The **Current Arrangement Setup** section displays details of:
1. The workgroup assigned to work on this arrangement
2. The date the arrangement was created
3. The agreed upon instalment arrangement

Click the **New Arrangement** button to create a new PTP arrangement.

Click the **Remove Arrangement** button to cancel the current PTP arrangement (the arrangement details will still be displayed in the Arrangement History section).

Figure 33: PTP Arrangement form

From the moment you create a new PTP arrangement, an automated workflow will kick off. A workflow is essentially a sequence of processes through which the arrangement passes from creation to settlement and is driven based on whether PTPs are honoured or not.

Once you have created a PTP arrangement, the status of the case will automatically change to **PTP Arrangement: New** and an instruction will be loaded to the case prompting the agent to perform a task. The same goes for the rest of the PTP statuses:

- **PTP Arrangement: Pre-PTP** - PTP Arrangement is due in 5 days or less
- **PTP Arrangement: No Payment In Grace** - No Payment was received on a Scheduled PTP: Grace Period given
- **PTP Arrangement: No Payment After Grace** - No Payment was received on a Scheduled PTP: After Grace Period
- **PTP Arrangement: Partial Payment In Grace** - A Partial Payment was received on a PTP: Grace Period given
- **PTP Arrangement: Partial Payment After Grace** - A Partial Payment was received on a PTP: determined after the Grace Period
- **PTP Arrangement: Full Payment Received** - A Full Payment (within acceptable bracket) has been received on a PTP
- **PTP Arrangement: Settled** - Debt on Case is Settled by means of the PTP Manager

DEBIT ORDER EXTENSION OVERVIEW

CREATING A NEW DEBIT ORDER ARRANGEMENT

The Debit Order Extension provides you with the necessary tools to effectively manage and maintain your submissions and collections by integrating with some of the leading service providers in the business. The

extension consists of two parts: the Debit Order Plug-in and the Debit Order Manager. The Debit Order Plug-in is used to create Debit Order arrangements from within your Case Manager Solution and the Debit Order Manager

Let's imagine that an agent needs to create a Debit Order Arrangement for another of your debtors.

Once the Debit Order plug-in has been installed on your system, a new action button will appear in the home screen toolbar at the top (Figure 34):
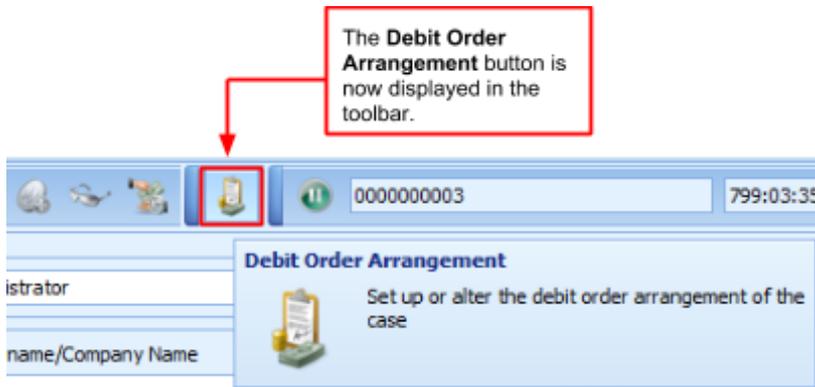

Figure 34: Debit Order Arrangement button displayed in the toolbar.

The Debit Order Plug-in can be used to set up arrangements as well as instalments on cases in your Case Manager Solution. The plug-in manages the parameters for the execution of the debit order.

In the window that is displayed when you click on the **Debit Order Arrangement** button, you can make the necessary modifications for the debit order to be executed according to the specifications of the client in terms of dates, instalments and bank particulars (Figure 35):
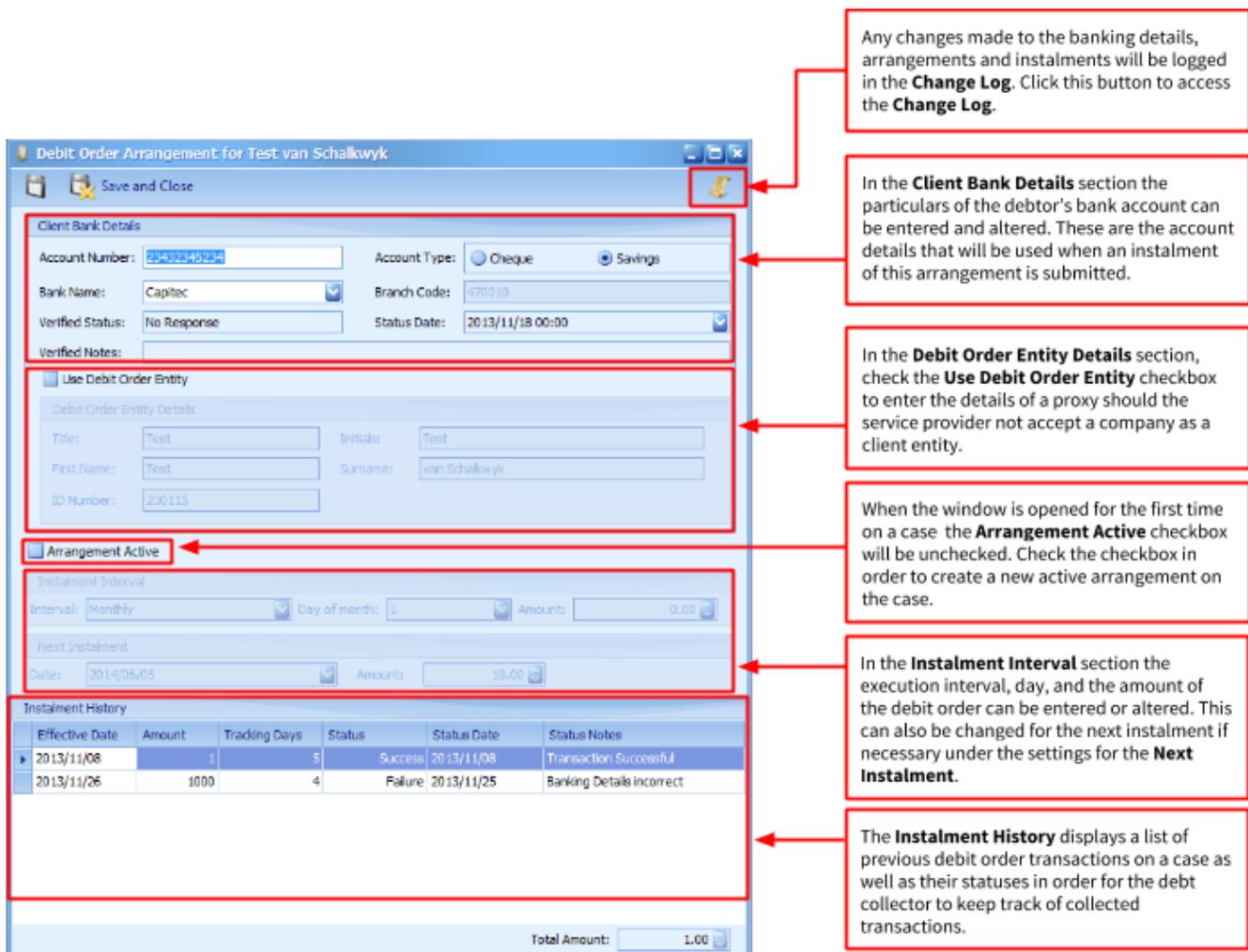

Figure 35: Debit Order Arrangement screen displaying details of an example arrangement.

Figure 16 depicts the window that is displayed when you click on the plug-in action button. This window sums up

the main functions of the plug-in:

- At the top under **Client Bank Details**, the particulars of the debtor's bank account can be entered and altered. These are the account details that will be used when an instalment of this arrangement is submitted.
- Many service providers do not accept companies as a client entity, which means that the client entity should consist of a proxy. This could be for example the company's CEO or any other responsible person who can provide a name, surname and ID number. If, however, you do not wish to change the entire entity's detail you can make use of the **Debit Order Entity Details**. Check the **Use Debit Order Entity** checkbox to add the proxy's title, initials, first name, surname and ID number in order to execute your debit order arrangements without any hassles. Thus, the entity details will remain the same in Case Manager, but for debit orders a proxy's details will be used instead of the company's details.
- When the window is opened for the first time on a case, the **Arrangement Active** checkbox will be unchecked. Check the checkbox in order to create a new active arrangement on the case.
- Under **Instalment Interval**, the execution interval, day, as well as the amount of the debit order can be entered or altered. This can also be changed for the next instalment if necessary under the settings for the **Next Instalment**.
- The **Instalment History** displays a list of previous debit order transactions on a case as well as their statuses in order for the debt collector to keep track of collected transactions.

Once the necessary changes have been made, click on the **Save** button at the top of the window.

All the changes that were made to the banking details, arrangements and instalments will be logged. These changes will be visible in the **Change Log** (Figure 36) that can be accessed by clicking on the **Change Log** button

 in the right-hand corner at the top (Figure 35).

The **Arrangement Change Log** screen displays (Figure 36):

- The date and time of the change;
- a description of the change;
- and the details of the user that made the change.

Figure 36: Arrangement Change Log screen displaying details of any changes made to the arrangement.

Changes that were made by an automatic process, such as a submit process or status update process, will be logged with the user "Case Manager Extension Automator."

MANAGING AND SUBMITTING DEBIT ORDER INSTALMENTS WITH THE DEBIT ORDER MANAGER

The Debit Order Manager is an application service that works in conjunction with the Debit Order Plug-in. The

Debit Order Manager is a stand-alone service in the sense that it isn't accessible from a button within your Case Manager Solution.

The Debit Order Manager:

- functions as a submission tool as it submits the debit order instalments to the various service providers;
- is a bulk action utility in the sense that bulk changes can be made as well as bulk submissions;
- displays all the debit order instalments that are due up until a specifically selected date;
- provides you the ability to manage the submission of your instalments and track the instalments for collection purposes.

When you log into the Debit Order Manager, the following window is displayed (Figure 37):

Figure 37: Debit Order Manager home screen displaying details of all due instalments up until a selected date.

EDITING INSTALMENTS

In the above table (Figure 37), the instalments that are due up until the selected date (2012/09/26) are displayed. In this table, the effective date (day on which the instalment is executed), amount, and the number of tracking days (tracks when credit transactions have taken place on an account for NAEDO debit orders) can be altered for a single instalment or for all instalments as can be seen in the **Bulk Changes** section of the window above.

In order to open a debit order arrangement, click on the corresponding row and the debit order arrangement will open in a new window. The same window that is displayed in your Case Manager Solution when you use the Debit Order Plug-in will appear.

SAVING AND SUBMITTING INSTALMENTS

- In the Debit Order Manager, if you click on **Save**, all the changes made to the instalments on the table will be saved.
- If you click on **Save and Submit** all the instalments marked "Active" will be saved and submitted to the preferred active service provider. Instalments marked as "Inactive" will be cancelled and rescheduled in the interval of the arrangement.
- During the submission process a new, future instalment is automatically created for the arrangement of each instalment that appears in the table where the interval of the arrangement is not "once-off".

ERROR HANDLING

- If the effective date of any instalment is earlier than the soonest allowable effective date when you submit,

the Debit Order Manager will prompt you to set the date to the soonest possible date.

- If the balance of the applicable case of any instalment is less than the amount of the instalment, the Debit Order Manager will propose setting the amount of the instalment to the case balance that is forecast for the effective date of the instalment.
- If the balance of the case is 0, the Debit Order Manager will propose deactivating the arrangement.

SUBMISSION SETTINGS

The debit order submission settings can be changed for each case in terms of submission time, service provider as well as service provider specific settings. In order to change these settings click on **File** in the Debit Order Manager home screen and then on **Settings**, as indicated below (Figure 38):
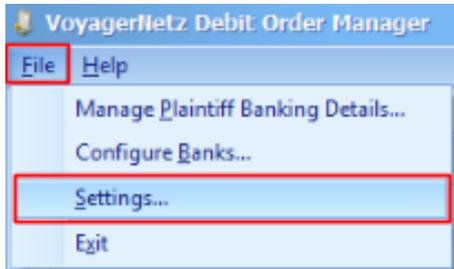

Figure 38: Debit Order Manager File and Settings tabs.

The following window is displayed once you have clicked on **Settings** (Figure 39):

In the **General** section, you can change:

1. Submission Cut-off Time - this setting denotes the latest time at which instalments may be submitted for the next day that is not a Sunday or a public holiday.
2. Service Provider - depending on the available service providers, a service provider of your choice can be selected from the drop-down box.
3. Allow users to change Debit Order Entity Details - check this box if you want to view and change the entity details on the plug-in.
4. Allow instalments on Saturdays - check this box if you want to allow debit order arrangements to be executed on Saturdays.
5. Automatically Disable failed instalments - check this box if you want to automatically deactivate the entire arrangement when an instalment fails due to insufficient funds or is rejected by the client.

The settings for the selected service provider are displayed in this section.

Figure 39: Debit Order Manager Settings screen.

Here you can make the necessary changes according to the client's specifications.

- The **General** section of the Settings window has a setting called **Submission Cut-Off Time** with the default value of 14:00. This setting denotes the latest time at which instalments may be submitted for the next day that is not a Sunday or a public holiday. If the current time of day is later than this value, the soonest allowable date would be the first day that is not a Sunday or a public holiday after the next day.
- Depending on the available service providers, a service provider of your choice can be selected from the **Service Provider** drop-down box. The settings for the chosen service provider will be displayed beneath

  the **General** section, as can be seen in Figure 39. To save your changes, click on the **Save** button ⊟ .

The **General** settings contain settings that can be applied for all submissions in order to enhance your submission

experience.

- The **Allow users to change Debit Order Entity Details** can be activated if you want to view and change the entity details on the plug-in.
- If you check the **Allow instalments on Saturdays** checkbox, debit order arrangements will be executed on Saturdays. If this checkbox is unchecked, debit order arrangements will be executed as per usual.
- If the **Automatically Disable failed instalments** checkbox is checked, instalments sent to the service provider that failed due to insufficient funds or that are rejected by a client, will automatically deactivate the entire arrangement. This means that the instalment will not be rescheduled in the interval of the arrangement until it has been activated again. This can be done by preference of the user.

PLAINTIFF BANKING DETAILS

For some of the service providers you are required to set up the banking details for each plaintiff. This ensures that the amount is transferred to the correct bank account depending on the plaintiff of the relevant case. To set up the plaintiff details, click on **File** in the Debit Order Manager home screen, then on **Manage Plaintiff Banking Details**, as indicated below (Figure 40):
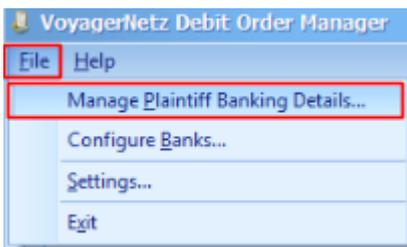

Figure 40: Debit Order Manager File and Manage Plaintiff Banking Details tabs.

The following window will be displayed once you have clicked on **Manage Plaintiff Banking Details** (Figure 41):
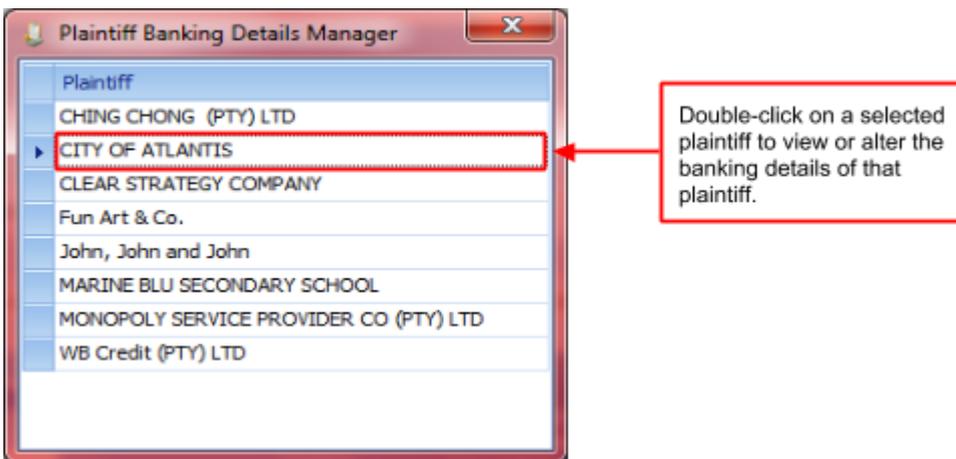

Figure 41: Plaintiff Banking Details Manager screen.

To view or alter the banking details for a specific plaintiff, double-click on the plaintiff for the following window to be displayed (Figure 42):
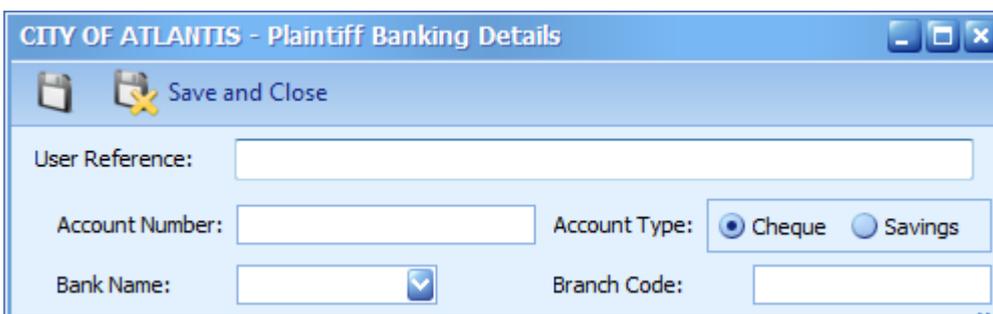

Figure 42: Plaintiff Banking Details screen.

Now the necessary changes can be made or the banking details can be entered for the first time. Once you have finished the changes click on the **Save** button to save the changes and remain in the window, or on the

Save and Close button to save the changes and close the window.

BANK CONFIGURATION

Bank configuration is a tool that can be used to change the configuration of banks and the types of debit orders that they support. The bank configuration tool serves as a bulk setting in the sense that specifications with regard to banks can be set for more than a single instalment. In order to do this, click on **File** in the Debit Order Manager home screen and then on **Configure Banks**, as indicated below (Figure 43):
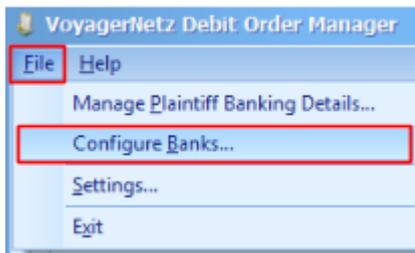

Figure 43: Debit Order Manager File and Configure Banks tabs.

The following window will be displayed once you have clicked on **Configure Banks** (Figure 44):
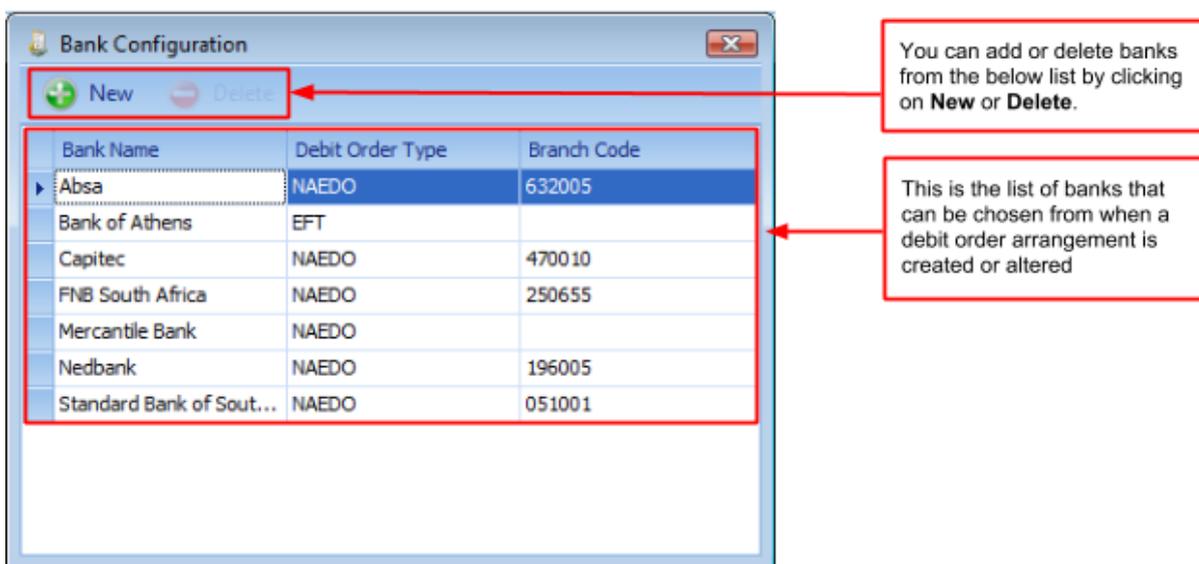

Figure 44: Bank Configuration screen.

The Bank Configuration screen displays a list of banks that can be chosen from when a debit order arrangement is created or altered. Here you can add or delete banks by clicking on **New** or **Delete** as indicated in Figure 44.

If you click on **New** a new row will be added to the table; here you can add the Bank's name, the type of debit order that will be used to execute the instalments as well as the branch code of each particular bank. For banks that have a universal branch code, that branch code can be set.

USING THE BULK ACTION UTILITY

The **Bulk Action Utility** allows you to perform bulk actions quickly and easily. You can access the **Bulk Action Utility** from the Menu bar under Tools (Figure 45):
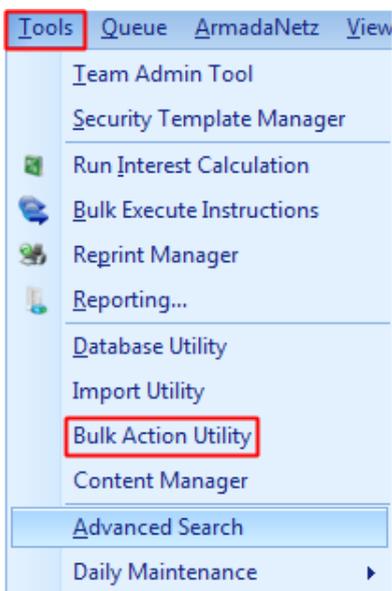
Figure 45: Tools menu item displaying the Bulk Action Utility tab.

When cases reach a point in the collection process where they need to be handed over to a different workgroup to handle, you can use the Bulk Action Utility to set up the criteria of the cases you want to hand over and bulk execute the changes. For example, cases with a status of PTP Arrangement: No Payment After Grace, a Cause Date greater than 10 days prior to the current date and still assigned to the Collections Team workgroup can be selected to move over to the Legal Team for further collection processes (Figure 46):
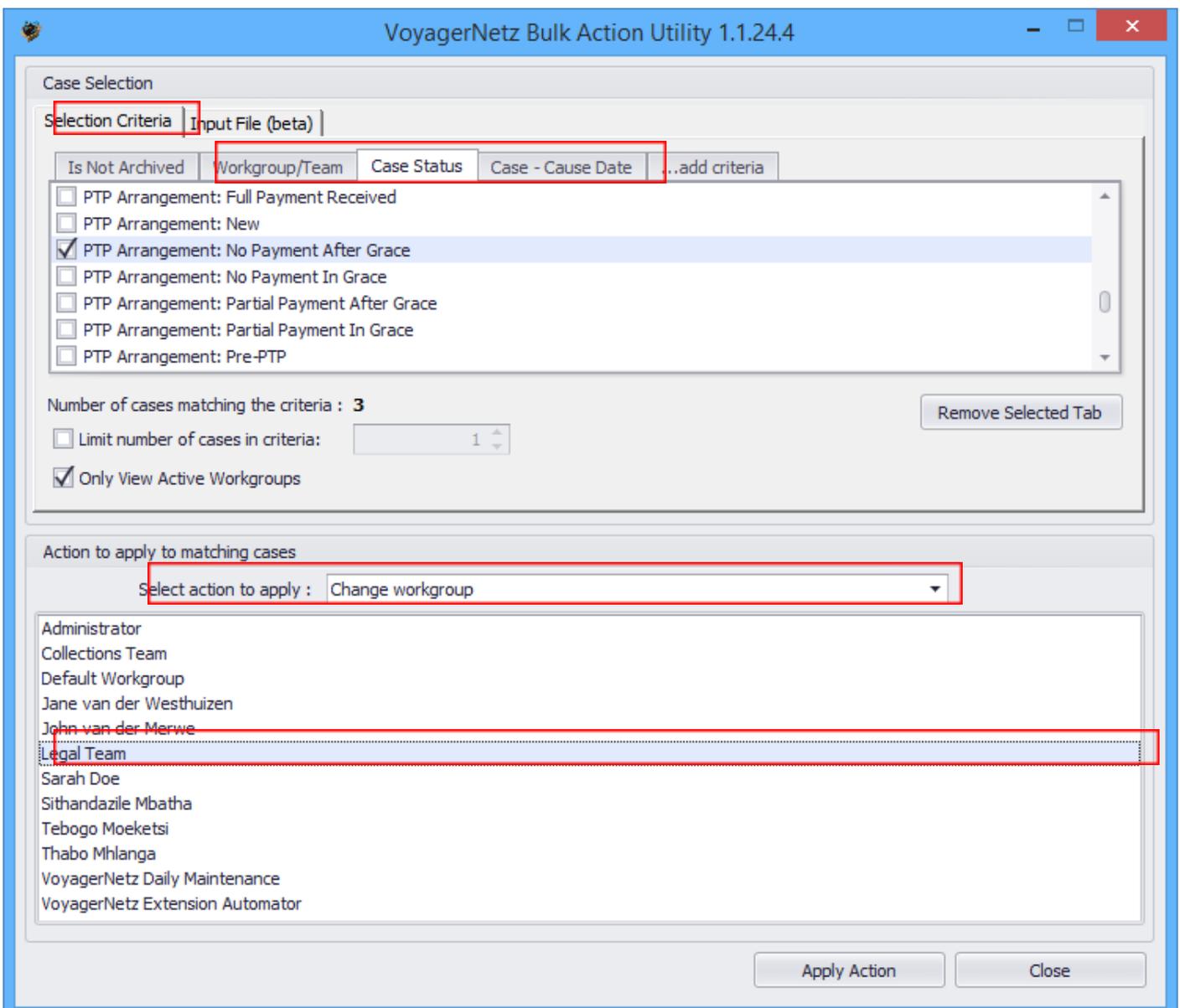
PRINTING DOCUMENTS

Now that we've moved these specific cases over to the Legal team, the next step is for the agents in the Legal Team to print and send Section 129 letters to the respective debtors. You can use the Bulk Action Utility to load a Print Document instruction for all applicable cases. The agents will now be able to print these documents in bulk from the Electronic Diary (Figure 47):
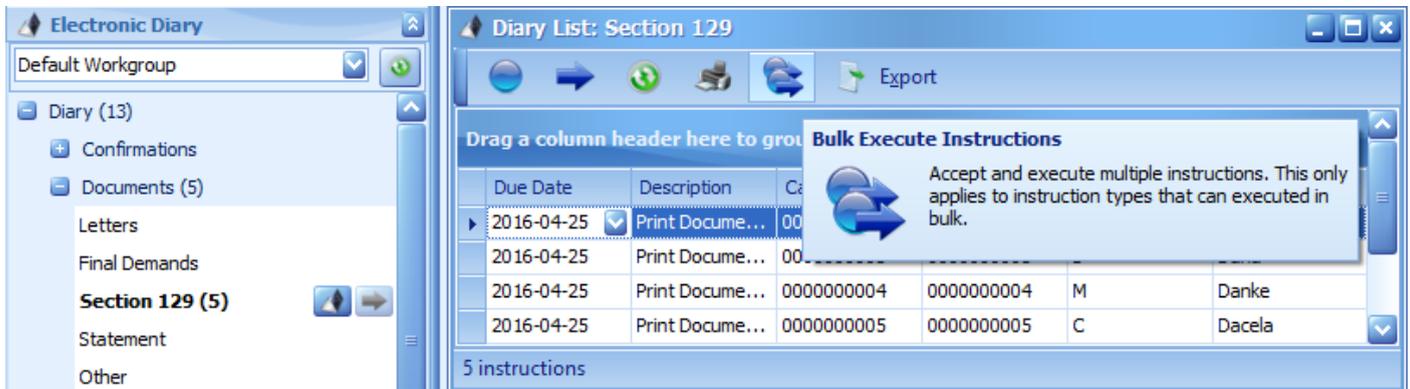
Figure 47: Bulk executing the printing of Section 129 documents from the Electronic Diary

Crystal Reports will automatically generate documents for each of the respective cases, including all the necessary merged case reference details. Agents can now print these documents from Crystal Reports and qualify the activity in Case Manager to log the activity in the case's history (Figure 48):
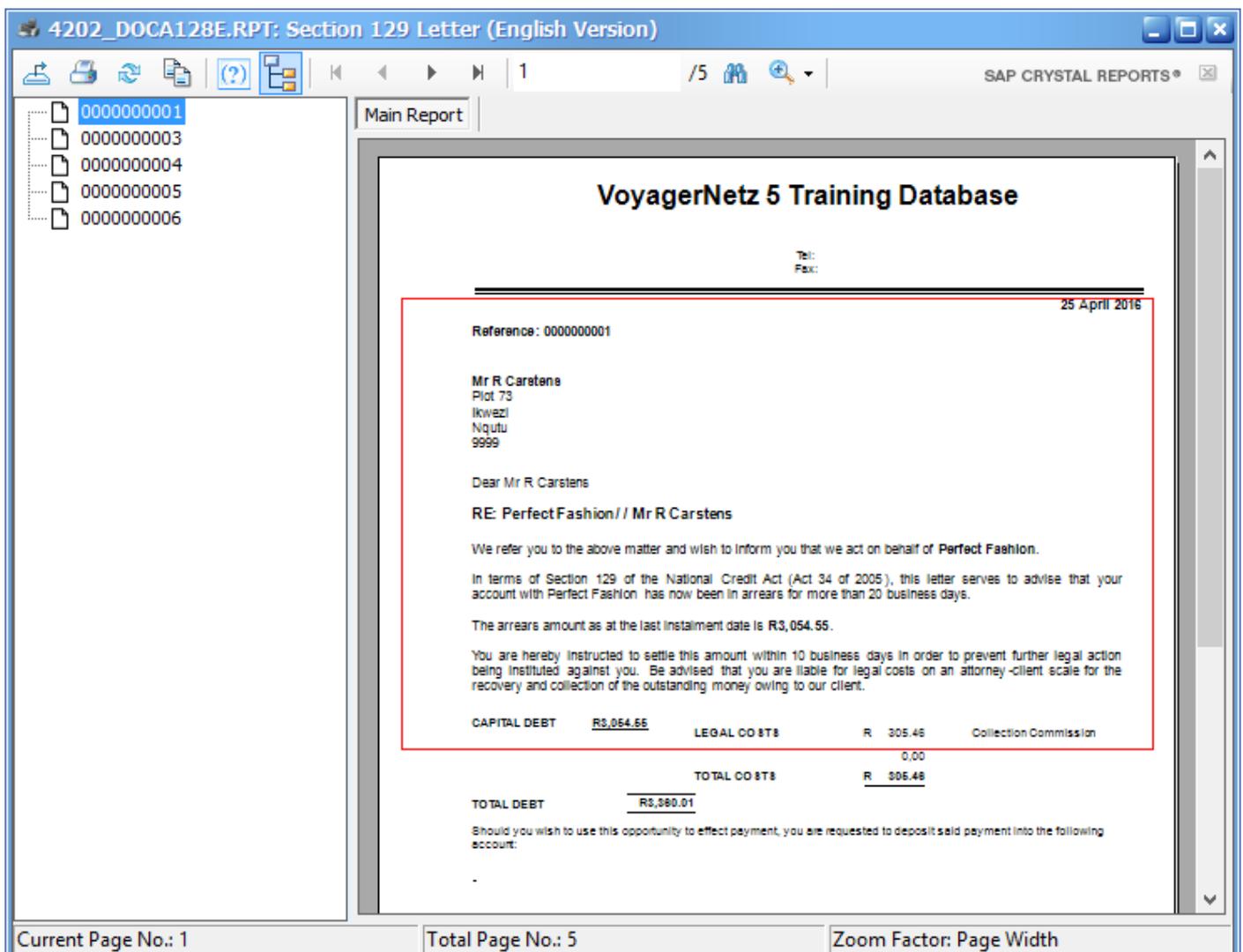
Figure 48: Crystal Reports screen displaying Section 129 Notices for the selected cases.

USING ADVANCED SEARCH AND QUEUES

Let's imagine now that there has been little response to the initial Collection SMSs that went out and those cases still have the **"New Instruction A"** status. In order to nudge the collection process along, you can set up a Queue, using the Advanced Search tool to identify all cases that still have the "New Instruction A" status, to incentivise agents to phone the debtors and create PTP arrangements with them.

You can access **Advanced Search** from the **Menu Bar** under **Tools** (Figure 49):
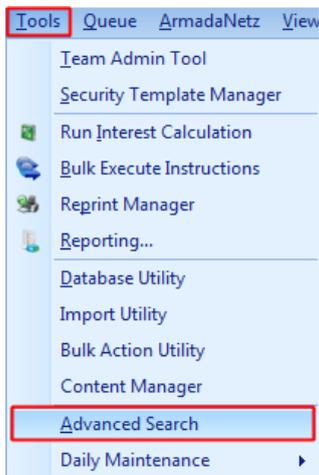
Figure 49: Tools menu item displaying the Advanced Search tab.

Once you have clicked **Advanced Search**, the **Advanced Search** screen will be displayed where you can select the criteria for your search (Figure 50):
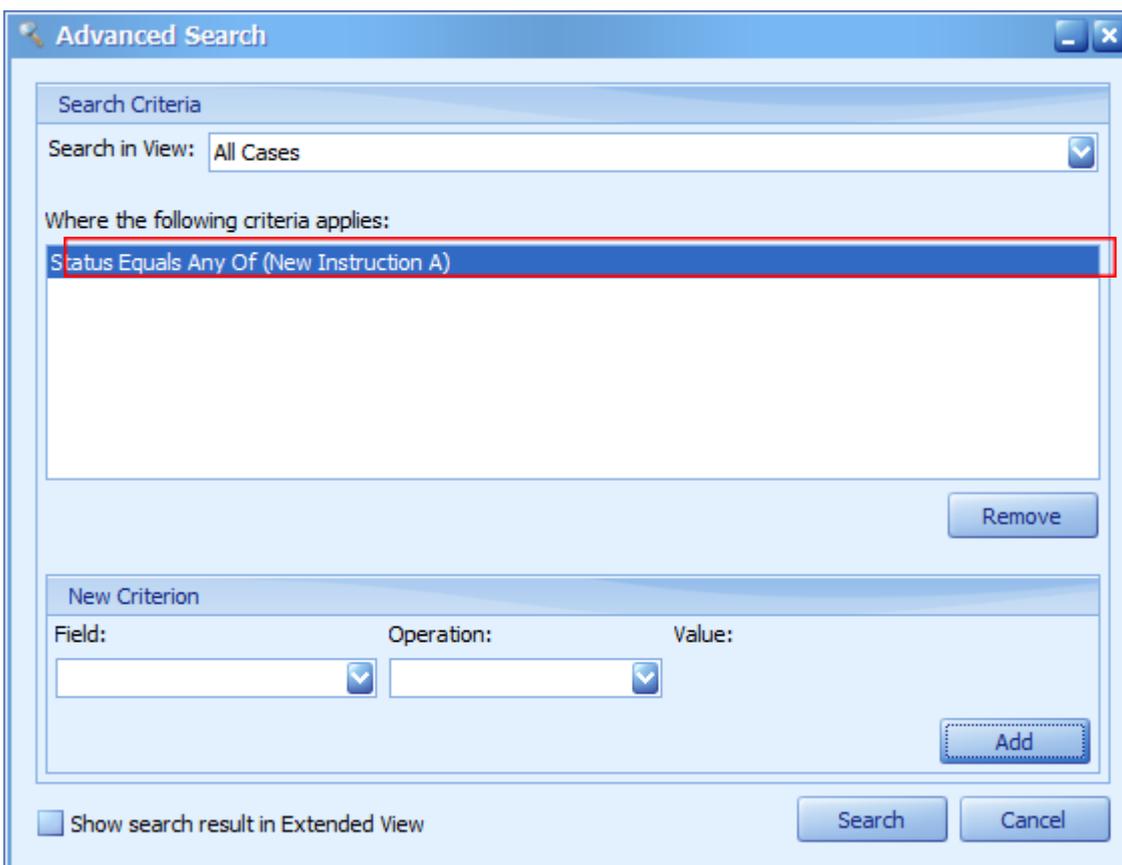

Figure 50: Advanced Search criterion selection screen.

SEARCH RESULTS

When you are done selecting search criteria, click **Search** and the following **Search Results** screen will be displayed (Figure 51):
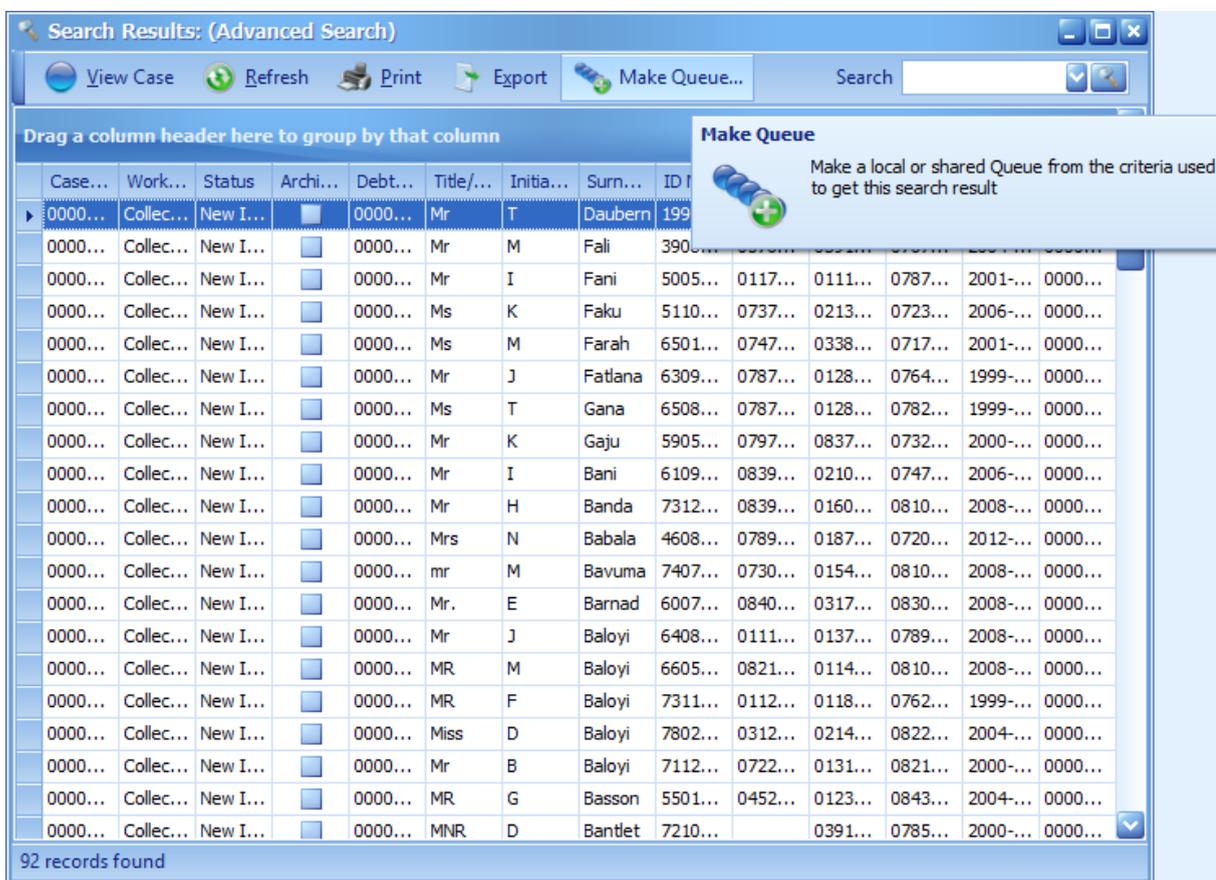
Figure 51: Search Results screen displaying the cases that met the search criteria.

Now you can set up a PTP campaign for agents with new cases to speed up the collection process. To set up the Queue, simply click **Make Queue** and enter the details of your campaign (Figure 52):
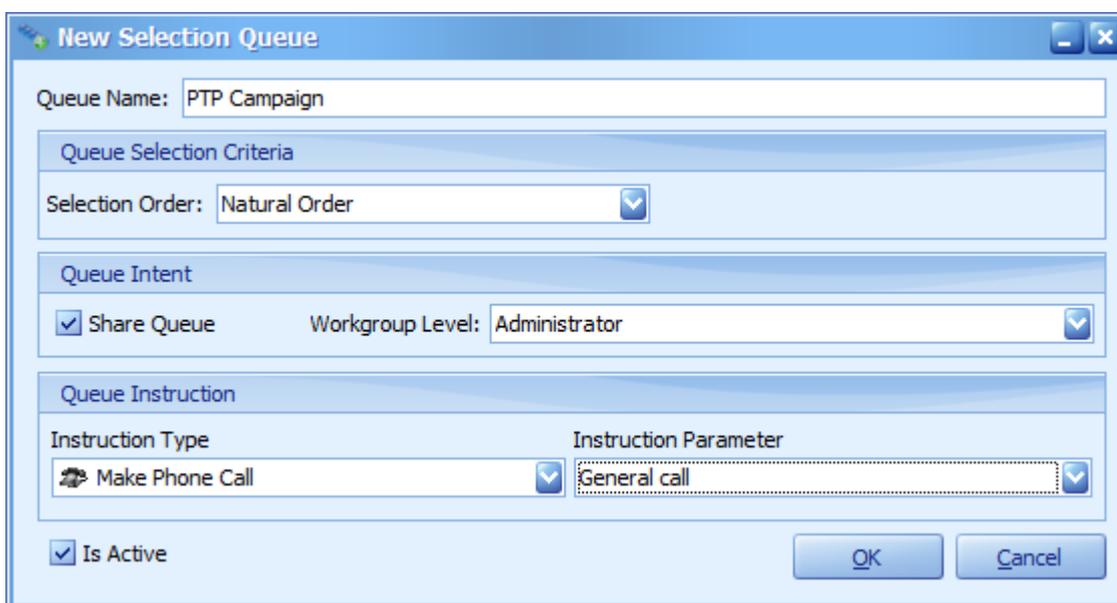
Figure 52: Details of the new Queue.

REPORTING AND ANALYTICS

Case Manager's powerful reporting capabilities provide valuable analytics about your business through the following reporting features:

- Executives, supervisors and users have instant real-time access to insightful graphs, dashboards and reports.
- Month end transactional reports generate pay-over schedules in exactly the format required by customers.
- Custom reports enable agencies to build up a flexible and powerful collection of valuable reports available at the click of a button.

SAP CRYSTAL REPORTS

The Reporting Tool in Case Manager, along with Crystal Reports, allows you to create reports according to very specific criteria, for example:

- Custom reports per customer in the exact format they require.
- Reports with certain Filters and Parameters.
- Financial reports (end-of-month payover reports).

You can access the Reporting Tool under Tools in the Menu Bar (Figure 53):
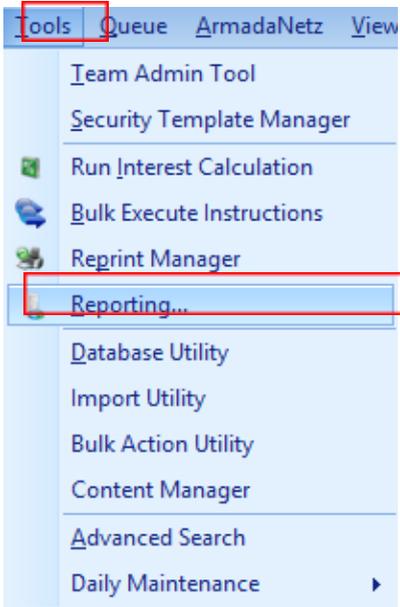
Figure 53: Tools menu item displaying the Reporting tab
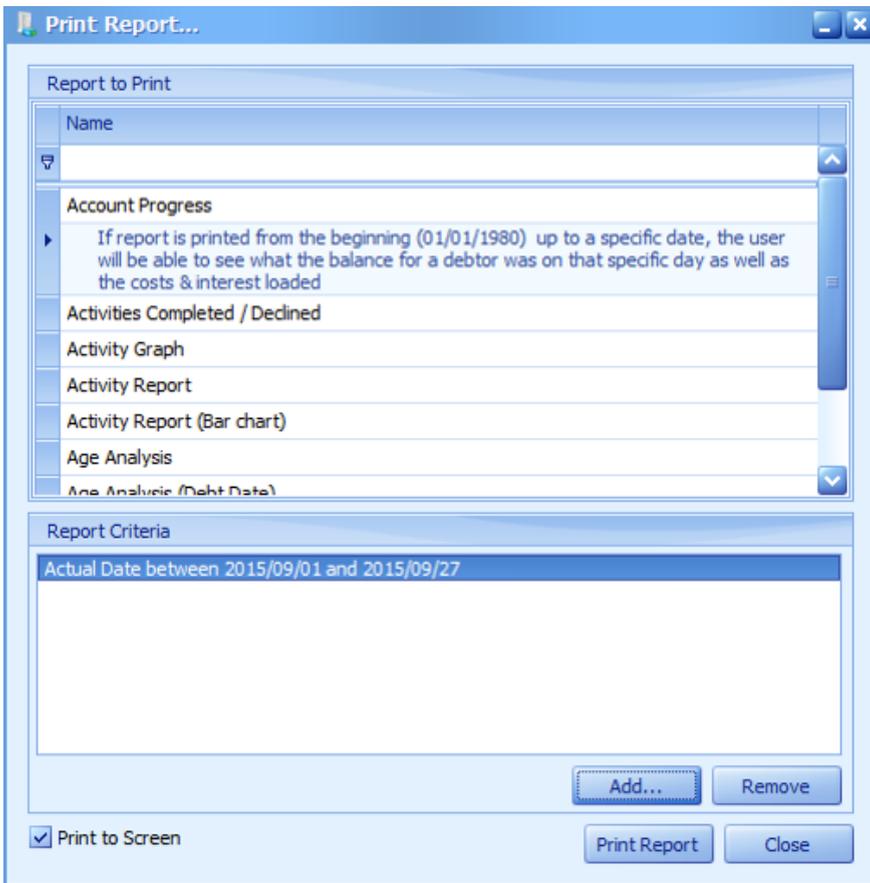
*Figure 54: SAP Crystal Reports allows for powerful financial and custom reporting in exactly the format you require. The Reporting Genie, displayed above, makes selecting a desired report easy.*

USER DASHBOARDS

Case Manager dashboards have the following benefits:

- Detailed dashboards for real-time views of user, team or department performance.
- Global dashboards for executives to track overall performance of the agency.
- Supervisors can see real-time graphs of activity performance for their teams.
- Users can easily track activities and activity outcomes for specified dates.
- Outcomes of various activities can be analysed in great detail.
- Easily see work time versus inactive time for your team for a period.
- Get an eagles-eye view of where your cases are per user, team or across the board.

Figure 55: Users can easily track activities and activity outcomes for specified dates with the User Activity Dashboard.
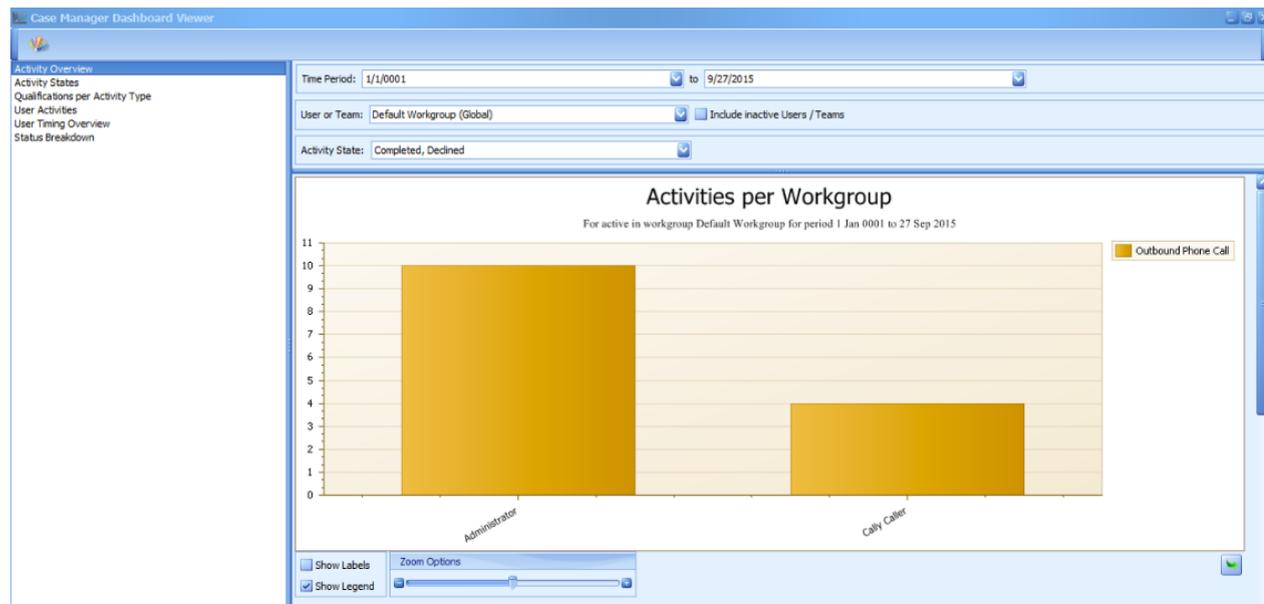
Figure 56: Supervisors can see real-time graphs of activity performance for their teams with the Activity Overview Dashboard.
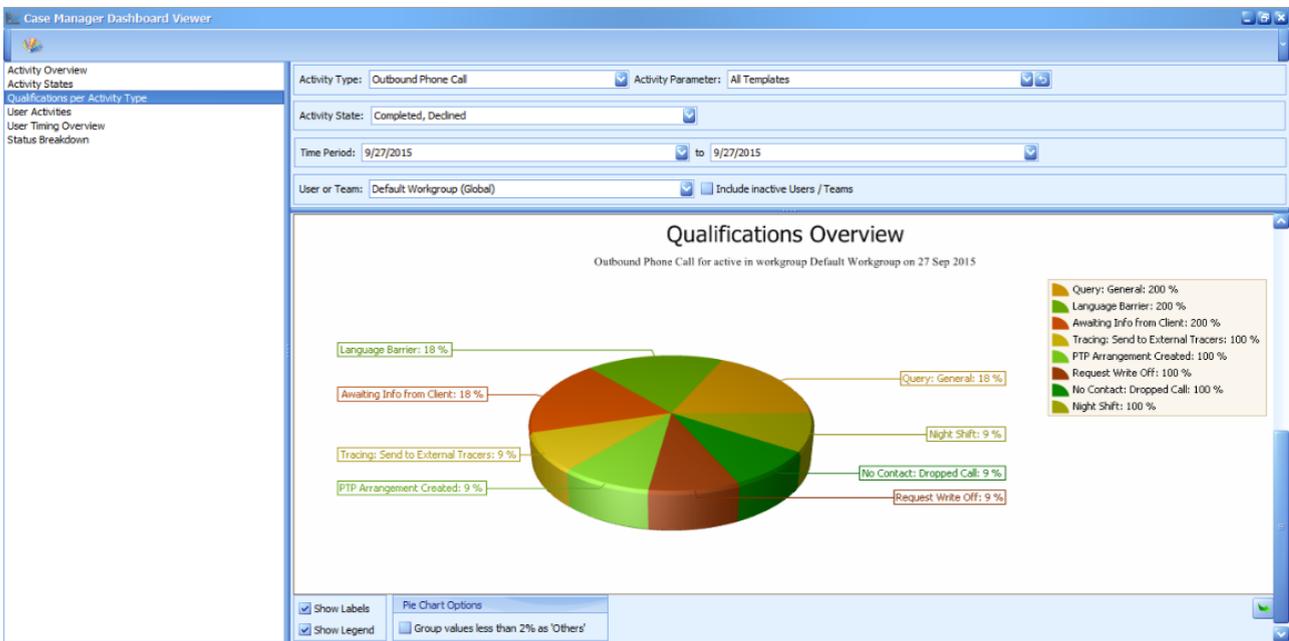
Figure 57: Outcomes of various activities can be analysed in great detail with the Qualification Status Dashboard.
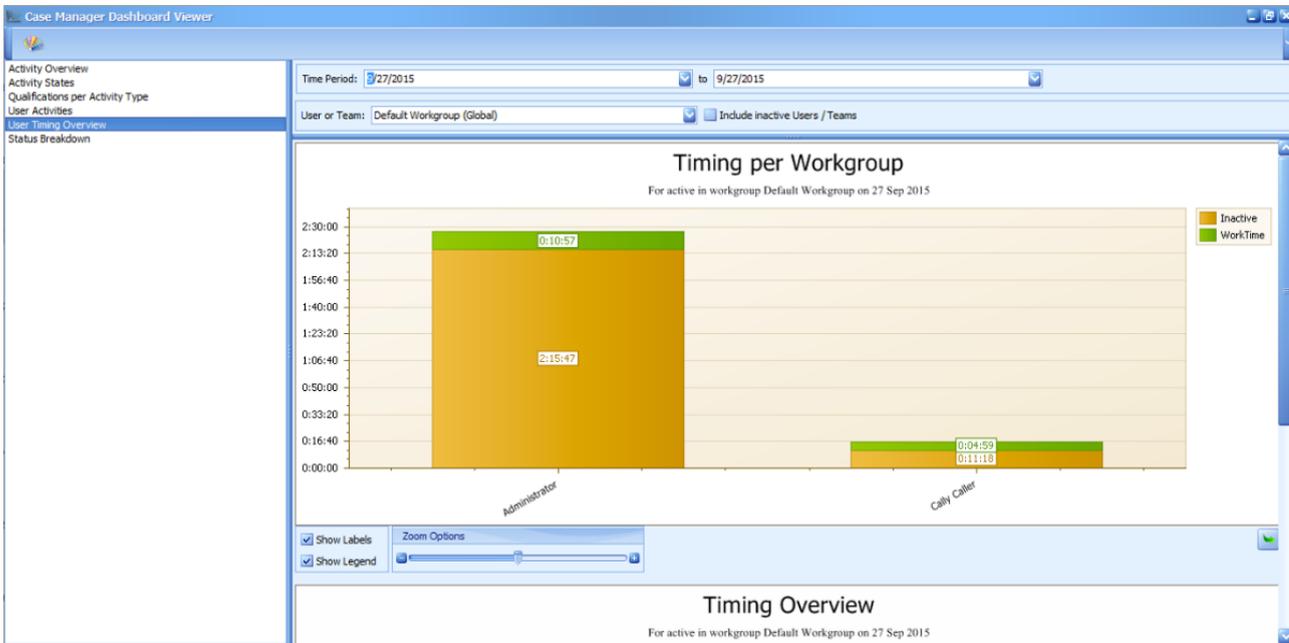

Figure 58: Easily see work time versus inactive time for your team for a specific period with the User Timing Dashboard.
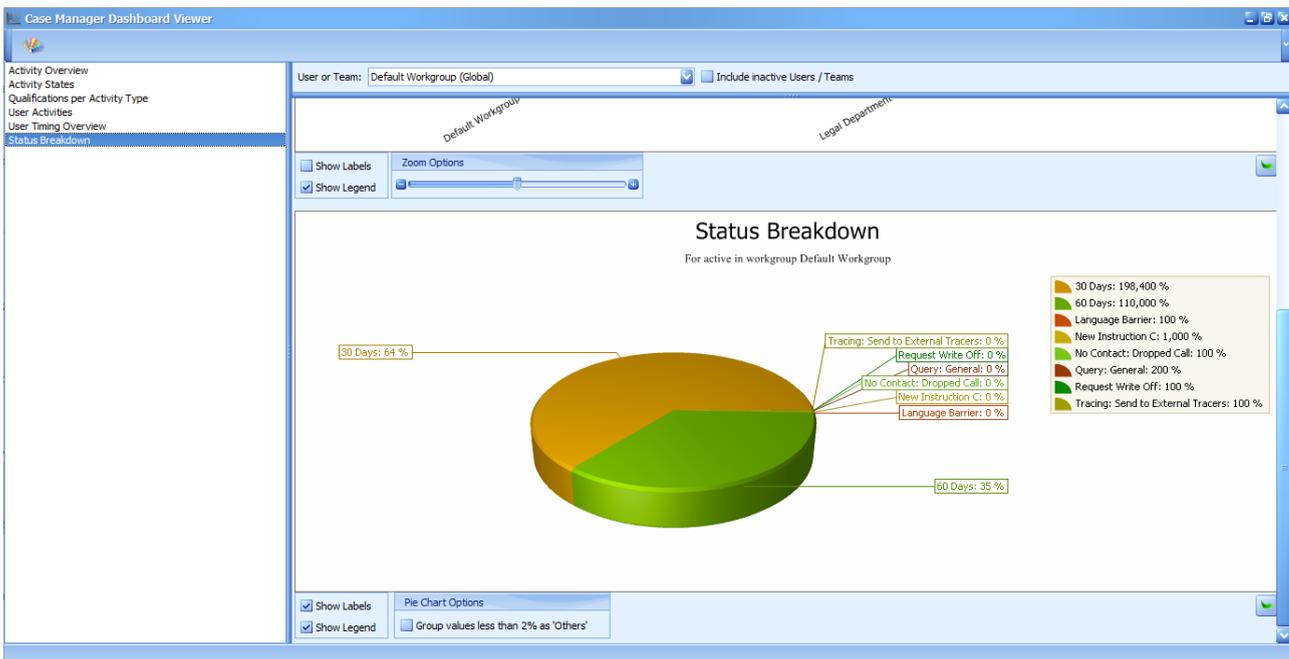
xCASE ADVANCED REPORTING

The Advanced Reporting Tool enables users to create visualisations, dashboards, and detailed reports of Case Manager data in real time. Users can search and explore their Case Manager data to get comprehensive and analytical insight into their Accounts Receivable Management processes.

The following videos will demonstrate how to use the xCase Advanced Reporting Tool:

- Watch the xCase Advanced Reporting **PTP Instalments KPI Definition** video to learn how to create a KPI Definition for expected PTP payments.
- Watch the xCase Advanced Reporting **Phone Calls KPI Definition** video to learn how to create a KPI Definition that measures the amount of phone calls made in one week as compared to another week.
- Watch the xCase Advanced Reporting **How to Filter Cases that did not pay** video to learn how to use the Filter Editor.

SECTION 6 CASE MANAGER FINANCES

We would love to say that managing finances in Case Manager is simple and straightforward; however, due to the complex nature of third party collections, costs, payment splits, money distribution and other complicated financial aspects, it is not all that easy.

Managing finances in Case Manager is probably one of the more difficult topics to master, but once you do, it will make managing your Agency's payment distributions easy as pie. We have seen cases where Case Manager has saved Agencies hundreds of hours of work every month due to the automated nature of the payment splits and reporting.

CASE FINANCE BASICS

Every case in Case Manager represents a single handover entry received from a Plaintiff. A core part of managing a case in Case Manager is the financial aspects related to the case.

COMPARISON TO OTHER FINANCIAL SYSTEMS

One of the first things you should understand is that Case Manager is not a financial system and we do not seek to compete against the likes of Quickbooks, Pastel, SAP or other financial systems. Case Manager is, however, a debtor's management system with a strong focus on managing third party collection finances.

If you know other financial systems, many aspects in Case Manager might be familiar. For example, you would know that:

- A case opens with a debit balance which increases when costs are debited on the case.
- Payments are credits and reduce the balance.

Several aspects of Case Manager, however, will most likely be totally foreign to new users of Case Manager. For example:

- Payment splits;
- Payment allocations;
- Payover periods; and
- Plaintiff pay over reports.

We would hate to leave you with a feeling of dread - keep in mind that this guide is not called a "Quick Start" guide for nothing. Our objective with this guide is to take your hand while we gently guide you through the difficult parts of Case Manager finances.

CASE DEBIT TRANSACTIONS

Every case represents a single handover instance received from a Plaintiff. It might be tempting to think of a case as a representative of one account on the Plaintiff's financial system, however, this is not always the case. Mostly, a case will represent one account on the Plaintiff's financial system, but it might happen that the Plaintiff withdraws

that case and later hands the case over again, which will result in a second case for the same account.

START UP CAPITAL

When a case is opened in Case Manager the **Start Up** debit transaction is loaded on the case. All financial transactions are displayed in a case's Financial History form, as shown below.

For example, if a Plaintiff hands over a case for 100.00 then the case Financial History will look as follows (Figure 60):
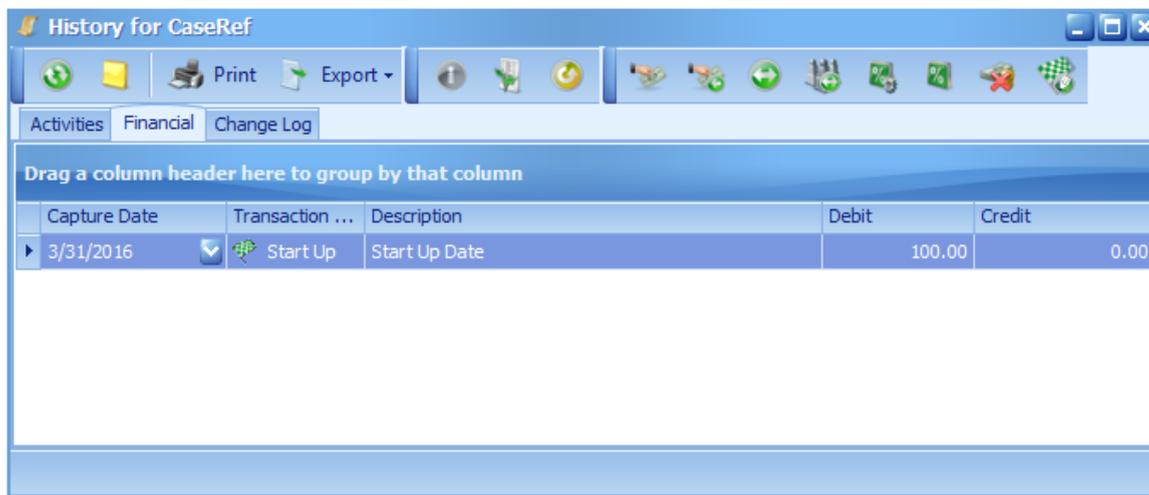
Figure 60: Start Up capital displayed in the case Financial History.

INTEREST DEBIT TRANSACTIONS

Another debit transaction which you might encounter is the **Interest** transaction. The following example shows the same case with some interest added to the case (Figure 61):
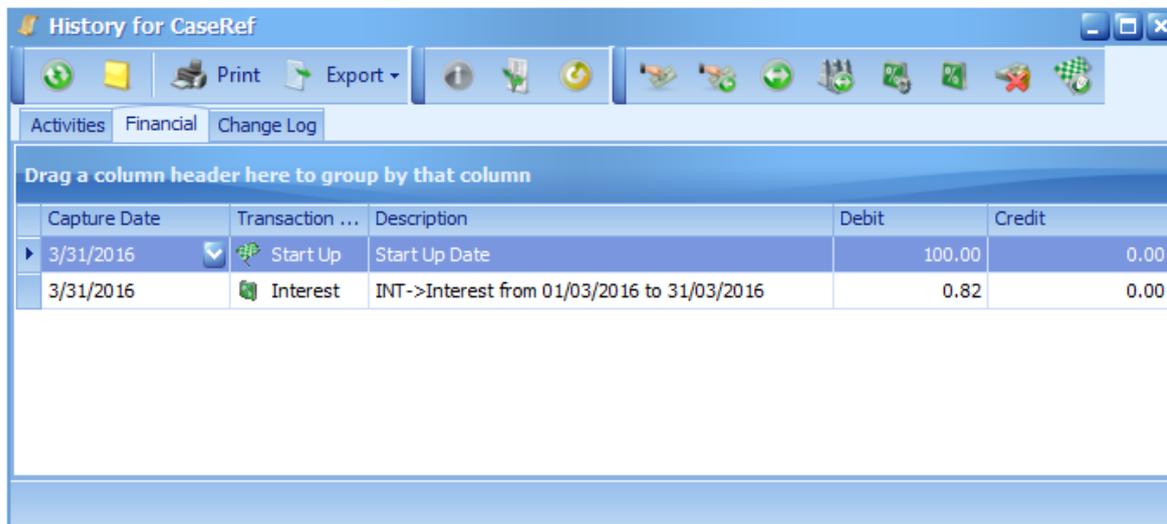
Figure 61: Interest debit transaction displayed in the case Financial History.

COSTS

If you load costs and fees on cases then you will often encounter the **Cost** transaction. For example, after loading a Cost for a phone call to the case, the Financial History will look as follows (Figure 62):

Figure 62: Cost transaction displayed in the case Financial History.

Next we are going to look at credit transactions with a special focus on payment transactions.

CASE CREDIT TRANSACTIONS

Case credit transactions have exactly the opposite effect to debit transactions in that they decrease the balance of a case. The most important example of a case credit transaction is the **Payment Received** transaction.

PAYMENT RECEIVED

Whenever a payment is made into either the Debt Recovery Agency or the Plaintiff's bank accounts a Payment Received transaction should be loaded onto the case. Payment Received transactions form the key element of Plaintiff Payover reports, which we will cover in great detail later on in this guide.

Here is an example of a Payment Received transaction loaded onto the case which we have been following (Figure 63):

Figure 63: Payment Received transaction displayed in the case Financial History.

OTHER CREDIT TRANSACTIONS

Payments are by far the most common credit transactions, and in a way the most complicated, as they have a very big effect on Plaintiff Payover reports. There are, however, other credit transactions which you should be aware of:

JOURNAL CREDITS

Journals can be used if you want to load a transaction or make adjustments to the balance of a case and there are no specific transaction functions to aid you in this regard. Only use this type of transaction when there are no other options available.

PLAINTIFF JOURNALS

A **Plaintiff Journal** is a journal in which you can load a transaction onto a case without it affecting the balance of the case. It will, however, be reported on to the Plaintiff connected to it. A cancellation fee would be an example of such a transaction.

COST CORRECTIONS

To fix a transaction that has been erroneously loaded, the **Correct** transaction can be used. The original transaction's description in the case Financial History will start with 'COR1.' A new transaction will be loaded with the original's description, but it will start with 'COR2.' The transaction will be a credit if the original was a debit and a debit if the original was a credit in order to cancel out the original transaction whilst still keeping record of it.

WRITE OFF

Use the **Write Off** transaction when you want to write off any outstanding amounts on a case.

POSSIBLE PITFALLS

There are a few transactions that can be managed incorrectly resulting in problems down the line. Here are a few scenarios to take note of:

SETTLEMENT DISCOUNTS

It might be tempting to use the Journal transaction to perform settlement discounts; however, this will mean that you will not have any statistics available on the total amount written off at the end of the day. When you need to perform a settlement discount, the correct transaction to use is the **Write Off** transaction.

PAYMENT REVERSALS

Some agents also turn to the Journal transaction to capture payment reversals. This is very risky because the Monthly Plaintiff Payover Reports will not take the Journal transaction into account when calculating the payover amount. Therefore, you will still pay the Plaintiff the payment as if it was never reversed, resulting in you losing that money. The only correct way to reverse a payment in Case Manager is with the **Correct** transaction.

FINANCIAL TRANSACTIONS SUMMARY

Before we move on, consider all the transactions logged in the case Financial History. Now have a look at the case Finances Summary form below (Figure 64):
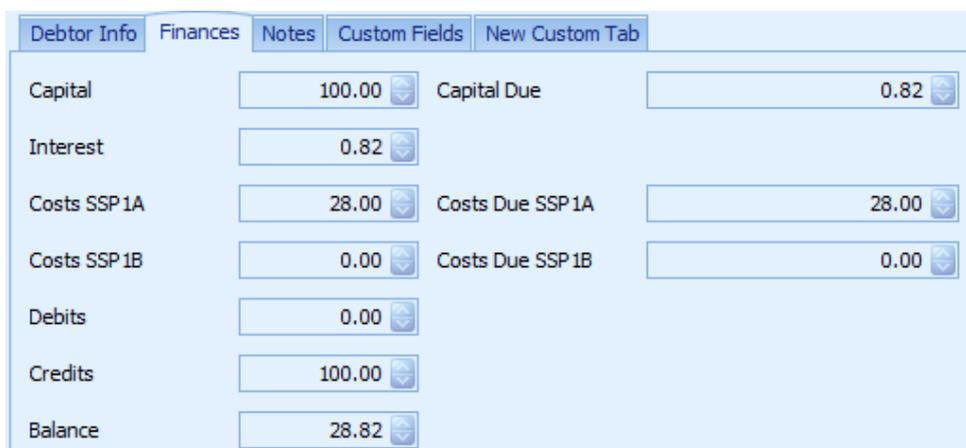
Debtor Info	Finances	Notes	Custom Fields	New Custom Tab

Capital	100.00	Capital Due	0.82
Interest	0.82		
Costs SSP 1A	28.00	Costs Due SSP 1A	28.00
Costs SSP 1B	0.00	Costs Due SSP 1B	0.00
Debits	0.00		
Credits	100.00		
Balance	28.82		

Figure 64: Case Finances Summary form.

Do you see how every transaction displayed in the case Financial History form (Figure 63) relates to every entry in the case Finances Summary form (Figure 64)?

Let's take a moment to understand these two forms:

CASE FINANCIAL HISTORY

The Case Financial History form gives you a complete overview of all financial transactions which have been loaded onto the case. As you can see, every transaction has a date, transaction type, description and a debit or credit value.

Every transaction also has an effect on the case Finances Summary form and gives a reflection of the sum total of

all the transactions in the case's financial history.

CASE FINANCES SUMMARY

Firstly, note that the Case Finances Summary form has a left and a right column.

- The left column consists of all the totals of the various transactions with the current outstanding balance of the case at the bottom. The balance is equal to:
  - Balance = Capital + Interest + Costs SSP1A + Costs SSP1B + Debits – Credits.
- The right hand column shows you the outstanding or due amounts of Capital, Costs SSP1A and Costs SSP1B. You can again calculate the balance using the right columns as follows:
  - Balance = Capital Due + Costs SSP1A Due + Costs SSP1B Due.

Please take a moment and familiarise yourself with the above before we move on.

FINANCIAL SPLITS

As you can see, the basics of Case Manager Finances are pretty simple to understand. Now we get to the nitty gritty part of the system which might not be familiar to you at all.

EVERY FINANCIAL TRANSACTION HAS A SPLIT

Every case in Case Manager actually consists of three balances; namely:

- Capital
- Costs SSP1A
- Costs SSP1B

Every one of the three balances make up the total balance of the case. If you look again at the case Finances Summary form, it should now make more sense (Figure 64):

Figure 64: Case Finances Summary form.

You can now clearly see that the Capital account has a balance of 0.82, the Costs SSP1A account has a balance of 28 and the Costs SSP1B account has a balance of 0. The sum of all these balance together give you the case's balance which is 28.82.

Every transaction which we have been loading onto the system actually also has an indication of the balance it is affecting. Figure 65 shows you a more complete view of the transaction history which we have been looking at throughout this document:

Figure 65: Case Financial History displaying financial splits.

The information in Figure 65 reveals that every transaction has another very important piece of information attached to it. Yes, the transaction is debit or credit, but the transaction is also split to one of the three mentioned balances. In some instances a single transaction can also be split to more than one of these balances - this is often the case with payment transactions.

You might be asking yourself what these three balances are for. If you are, then you are in luck because the next stop in this Case Manager Finances journey is the explanation of the three balances.

ONE CASE, THREE SEPARATE BALANCES

The reason there are three balances has to do with the nature of the third party collections industry. If an account is handed over to you for collection you will receive total outstanding capital plus interest amount. This is loaded and managed as the first balance on the case and is referred to as the Capital balance (please note that the capital balance includes interest on capital).

If a Debt Recovery Agency never loads any costs or fees on accounts then the Capital balance is the only balance which is required and that is the end of the story. However, this is often not the case.

Debt Recovery Agencies often load additional costs on accounts which are payable by the debtor to the Agency. The balance of these transactions which are due by the debtor to the Agency is the second balance. Often this is where it stops and most Agencies can get by only using the two balances - the capital balance and the Costs SSP1A balance.

However, we have come across scenarios where an additional balance is required. An example of such a scenario is where two Agencies are working together and have to manage two separate balances on a case.

FINANCIAL TRANSACTIONS AND SPLITS

Various financial transactions are impacted by the financial split functionality. We will quickly touch on some of the most important things to be aware of.

Every **Cost** transaction is either linked to **Cost 1A** or to **Cost 1B**. When adding a new Cost transaction you will use the **Add Cost** form found in the Case Manager toolbar (Figure 66):

Please note: You are required to indicate which balance will be affected by selecting A or B.

Figure 66: Add Cost form.

Whenever a payment is captured on the system it is of paramount importance that the splits are captured correctly. The payment splits are covered in detail in the section about Plaintiff Payover reports so for now a quick glimpse at the **Add Payment Transaction** form, found in the case Financial History section, will be sufficient. Pay specific attention to the section entitled Payment Splits (Figure 67):

Please note: Ignore the SSP 2A and SSP 2B fields. They are not currently in use.

Figure 67: Add Payment Transaction form.

The main reason for having three different balances on a case is to be able to accurately and easily distribute money received on cases. This distribution is called Plaintiff Payover or Payment Distribution reports.

The next section will cover this topic in detail. Are you ready?

SECTION 7 PLAINTIFF PAYOVER/DISTRIBUTION REPORTS

Whenever a debtor pays money the payments should be accurately captured on the case in order for the system to easily produce Plaintiff Payover / Payment Distribution reports at the end of a financial period. There are several aspects which have to be noted on a payment in order for this process to work perfectly.

The good news is that hundreds of Plaintiff Payover reports are accurately generated every month by Debt Recovery Agencies using Case Manager.

PAYMENT INFORMATION REQUIRED TO BE 100% ACCURATE

If you have never heard of GIGO (Garbage in - Garbage Out), then read carefully. The importance of accuracy with regard to the following elements is crucial when capturing payments in Case Manager:

PAYMENT ACTUAL DATE

The **Payment Actual Date** should be the exact date on which the payment was received.

PAYMENT CAPTURE DATE

The term "**Payment Capture Date**" does lend itself to misinterpretation. The **Payment Capture Date** refers to the period in which you want to pay over/distribute the payment. For example, if you pay over/distribute monies monthly then you could use the first day of the month as the capture date.

The capture date does not have to reflect the actual date on which the payment was captured. When printing Payover/Distribution reports you will use the capture date as the only filter for transactions.

PAYMENT LOCATION

The **Payment Location** should accurately be stated as **Internal** or **External**:

- **Internal** means that the payment was paid into the Agency's bank account and will result in the Agency paying money over to the Plaintiff.
- **External** means that the payment was paid directly into the Plaintiff's bank account.

You can see why accuracy on this information is so important!

PAYMENT AMOUNT

Without exception, the **Payment Amount** should obviously always be 100% accurate.

PAYMENT SPLIT

Every payment has to be split between the three balances. It is critical that this split is managed correctly.

UNDERSTANDING PAYOVER/DISTRIBUTION REPORTS

Once all your payments have been accurately captured for a certain month you will be able to view and print a Payover/Distribution report in exactly the format you require within seconds.

These type of reports are always filtered on **Payment Capture Date** and never on **Payment Actual Date**. This is a very important point which is often missed by new users.

Remember that when you import payments for a specific month, the **Payment Capture Date** will be set to be in your Payover period which will result in the payment appearing on the correct Payover report. The **Payment Actual Date** might be in a period which does not correspond to the Payover period month and should, therefore, never be used as your Payover/Distribution report filter.

Debt Recovery Agencies will probably have different Payover/Distribution report formats which correspond to the arrangement they have with their Plaintiffs. Speak to your Case Manager support team to assist you with the creation of Payover/Distribution reports.

The following elements are normally displayed on a typical Payover/Distribution report:

Payment Date

The **Payment Date** will use the **Payment Capture Date**.

Payment Location

The **Payment Location** will indicate **Internal** (paid to Agency) or **External** (paid to client).

Case Reference

The **Case Reference** is the unique reference generated for the case by the Case Manager system.

Case SSP Reference

The **SSP Reference** is normally the reference given as part of the handover and is often the account number on the Plaintiff's financial system.

Payment Amount

The **Payment Amount** is the total amount paid by the debtor.

Payment Amount Allocated to Capital

The **Payment Amount Allocated to Capital** is the amount allocated to the Capital Balance.

Commission on Capital Collected

The **Commission on Capital Collected** is the commission amount deducted on a successful payment allocated to Capital.

Please note: The commission percentage needs to be entered into every Plaintiff's financial settings.

Possible Pitfalls

Month-end reporting is usually done on the **Payment Capture Date** for transactions in the previous month. Debt Recovery Agencies will usually run their month-end process from the first to the seventh day of the following month for any transactions they captured in the previous month. Changing the Payment Capture Date for transactions to the last day of the previous month to ensure that they are included in this month-end's Plaintiff Payover report can be risky if not done carefully. Take note of the following scenarios:

Payment Transactions

If you change the Payment Capture Date of a payment transaction to the previous month after the month-end process has been done and the Plaintiff Payover reports have been printed, this payment will not be paid over to the Plaintiff unless you reprint the Plaintiff Payover report for the previous month.

Payment Reversals

When reversing a payment transaction, using the Correct transaction, some agents believe they have to change the Payment Capture Date of the Payment Correct transaction to the same date as the original payment transaction. There is nothing wrong with this approach if the Payment Capture Date of the Payment Correct transaction still falls in the previous month and the month-end process has not been completed yet. However, you will lose money if agents change the Payment Capture Date of the Payment Correct transaction to the previous month after the month-end process has been done and the Plaintiff Payover reports have already been printed.

Bulk Payment Imports

It is not practical for Agencies to capture each payment by hand and payments will therefore have to be imported. Before payments can be imported, the automated payment split settings on the Plaintiff will have to be correct.

Automated Payment Splits

There are several settings which affect how payments get split between the three balances during an automated import:

Collection Fee Settings

Firstly, the Case Manager Settings to load a Collection Fee and to automatically split payments to Collection Fee will have an effect on payments. Please ensure that you enter the latest Council for Debt Collectors Schedule B

values into the Case Manager Settings form. You can get this information in the Expenses and Fees section of the Council website at http://cfdc.org.za/. See the Case Manager Settings for Finances below (Figure 68):
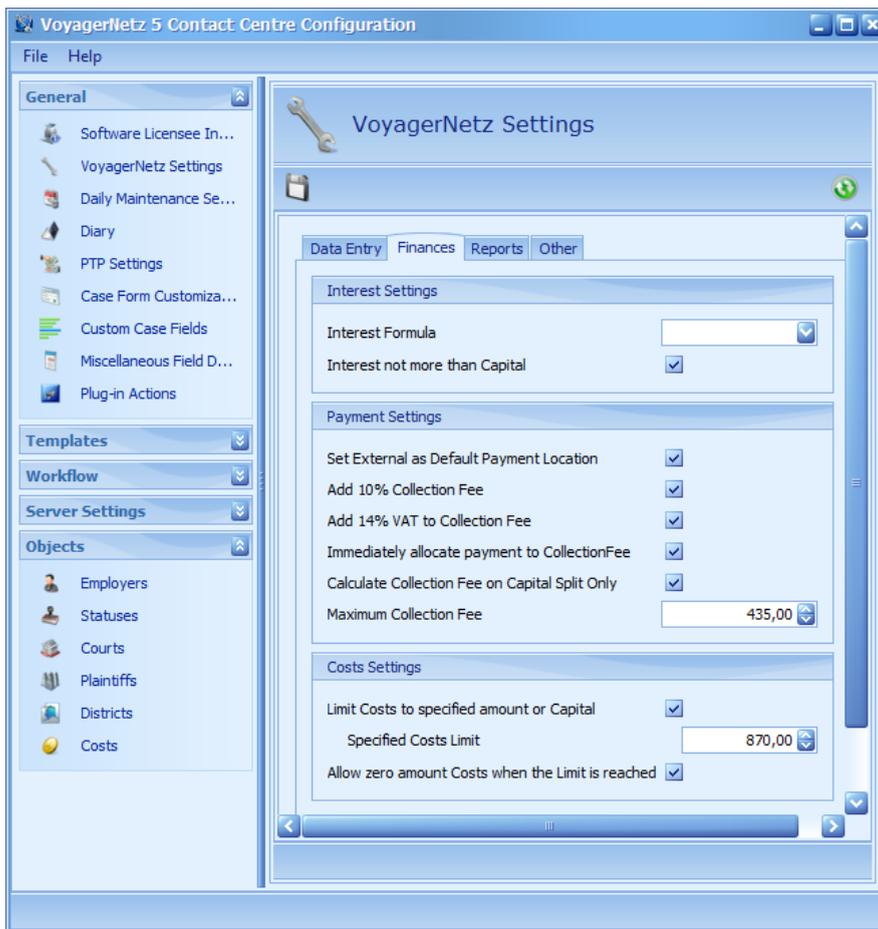

Figure 68: Case Manager Settings for Finances.

VAT Settings

You should also correctly indicate whether VAT should be added onto the Collection fee amount when adding the amount. Here is some more information about Case Manager VAT settings:

Agencies registered for VAT:

- The **Maximum Collection Fee** and the **Specified Costs Limit** (as displayed in Figure 68) should be entered **excluding** VAT. In other words, according to the the latest Council for Debt Collectors Schedule B values, the maximum collection fee should be R435 and the specified costs limit should be R870.
- The **Add 14% VAT to Collection Fee** checkbox should be ticked.
- In the Costs Settings form (Figure 69), all costs' **Default Amount** should be entered **including** VAT and not the excluding VAT values provided by the Council for Debt Collectors. If, for example, the Council value is 10, you will enter 11.40.
- The **Should Limit** checkbox for all costs should be ticked EXCEPT for the Collection Fee. Collection fees do not form part of the limit.
- The **Includes VAT** checkbox should be ticked for all costs.
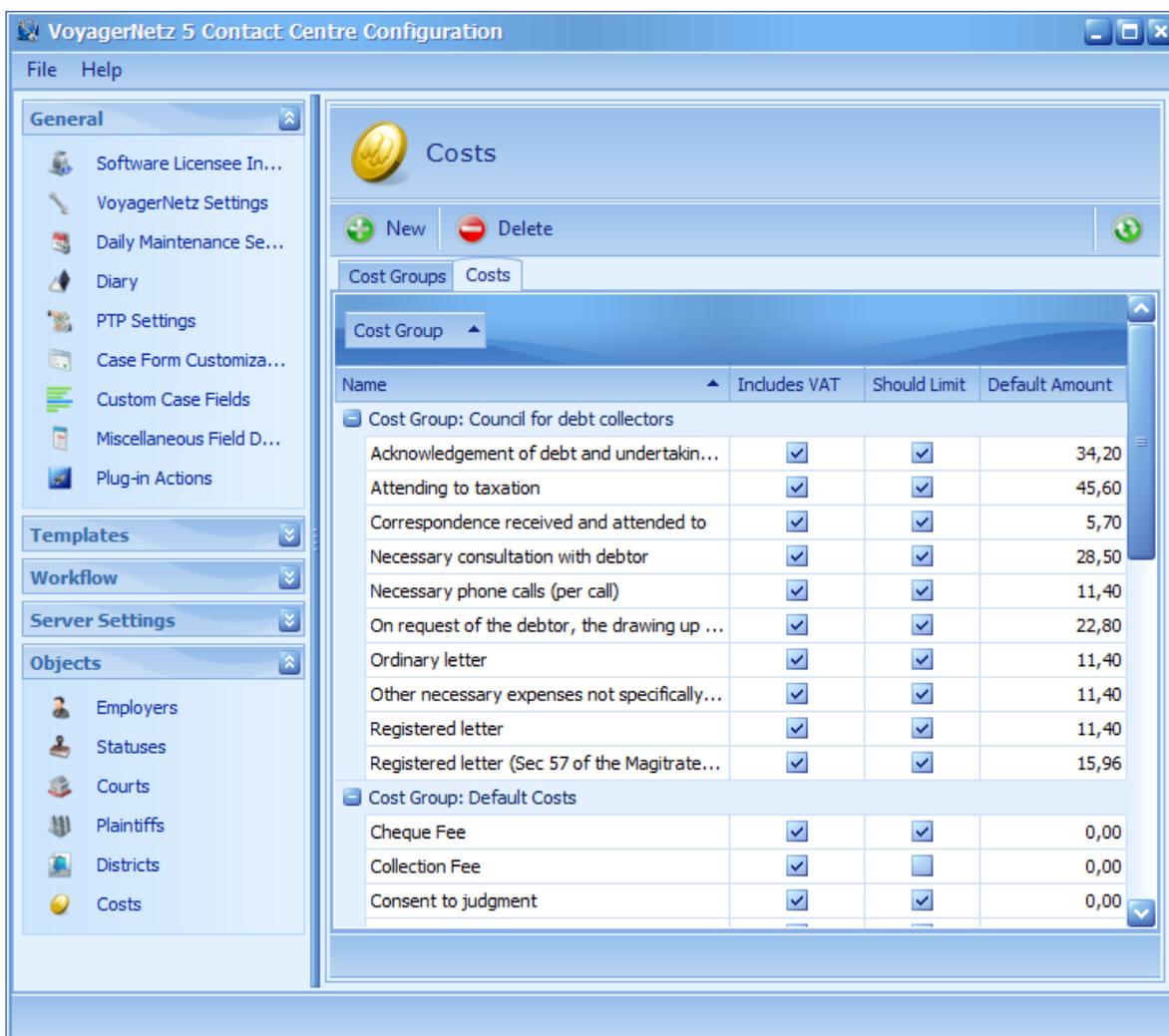
Figure 69: Case Manager Cost Settings.

Agencies NOT registered for VAT:

- The **Maximum Collection Fee** and the **Specified Costs Limit** (as displayed in Figure 68) should be entered **excluding** VAT. In other words, according to the the latest Council for Debt Collectors Schedule B values, the maximum collection fee should be R435 and the specified costs limit should be R870.
- The **Add 14% VAT to Collection Fee** checkbox should NOT be ticked.
- In the Costs Settings form (Figure 69), all costs' **Default Amount** should be entered **excluding** VAT, exactly as provided by the Council for Debt Collectors. If, for example, the Council value is 10, you will enter 10.
- The **Should Limit** checkbox for all costs should be ticked EXCEPT for the Collection Fee. Collection fees do not form part of the limit.
- The **Includes VAT** checkbox should NOT be ticked for all costs.

The Collection Fee settings will execute first before the following Plaintiff split will be executed.

Plaintiff Split Settings

The Plaintiff linked to the case will be referenced during an automated payment import and the split settings of this Plaintiff will determine how the payment gets split. Here are some examples:

100% to Capital First

In this case the Collection Fee settings will execute on a payment after which payments will be split to Capital first and then to any Cost balances (Figure 70):
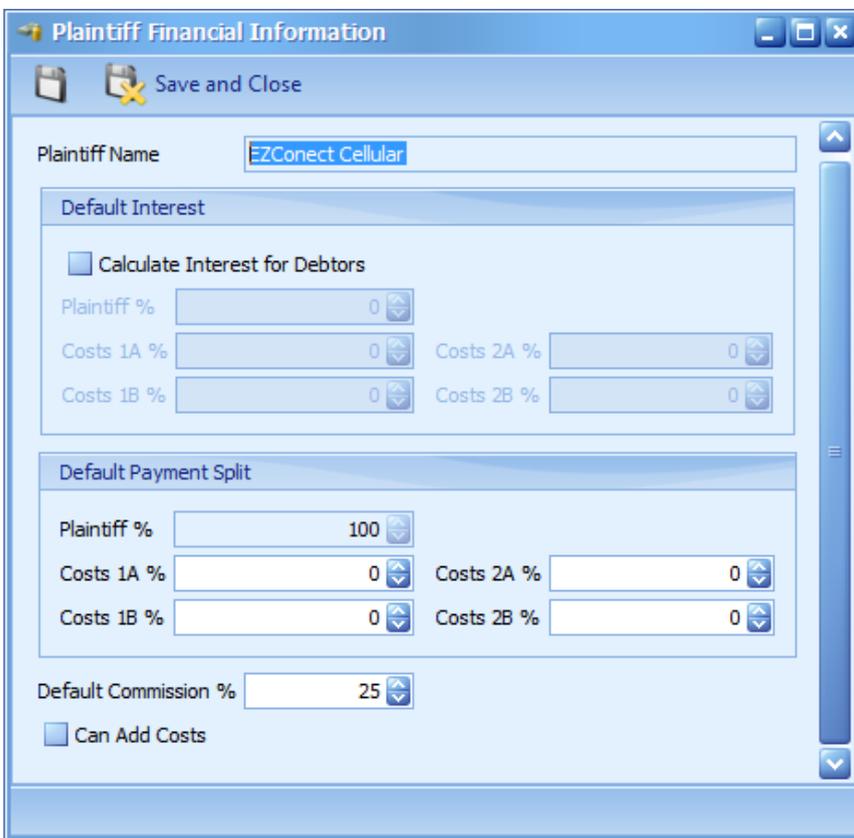
Figure 70: Plaintiff Split Settings displaying 100% payment going to the Plaintiff.

50% TO CAPITAL AND 50% TO SSP 1A COSTS

In this case the Collection Fee settings will execute on a payment after which payments will be split to Capital first and then to any Cost balances (Figure 71):
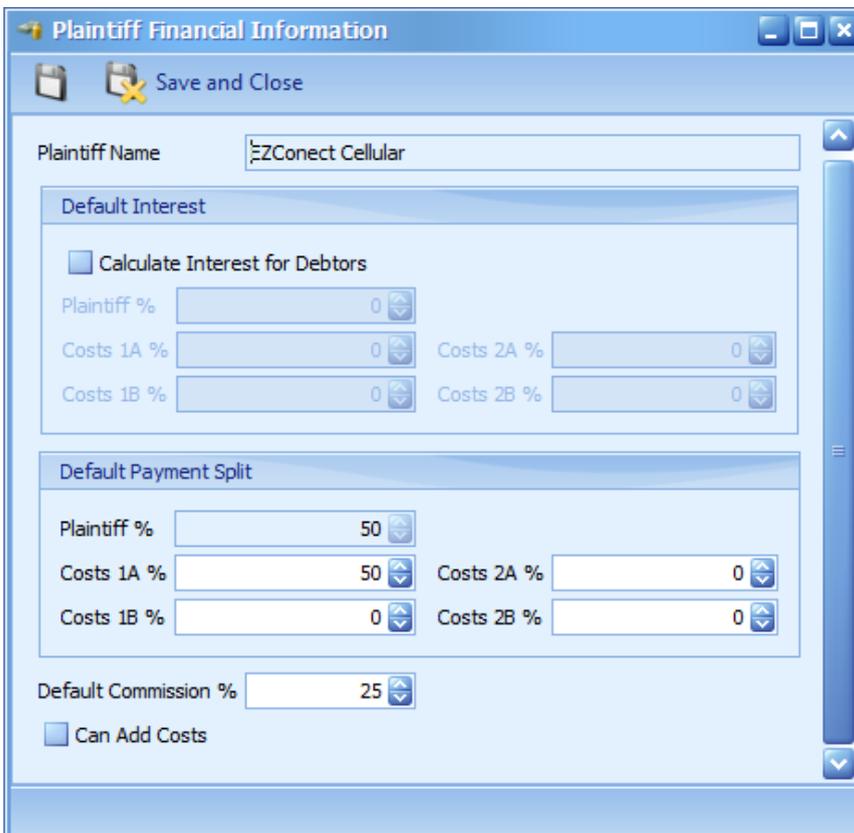
Figure 71: Plaintiff Split Settings displaying 50% payment going to the Plaintiff and 50% to SSP1A Costs.

AVOIDING NEGATIVE BALANCES

The automated split functionality is set to automatically change the split to avoid taking balances into a negative. For example, if a split is set to 50% Capital and 50% SSP 1A Costs on a payment of 300 for a case with a total Capital

balance of 500 and a total Cost balance of 100, the following will automatically happen:

Firstly, the split Collection Fee settings will execute. To keep things simple let's assume that there is no collection fee on this case.

Secondly, the automated split settings will execute which will determine that the 300 payment should be split 150 to SSP 1A Costs and 150 to Capital. During this split, the system will pick up that there is only 100 Cost outstanding which will result in this split being changed to 100 to SSP 1A Costs and 400 to Capital.

There are ways to force the system to override this automated split adjustment but this is beyond the scope of this Quick Start Guide.

EXCESS PAYMENTS

In certain scenarios debtors might pay more than their outstanding account. In this instance the excess amount will be split to SSP 1A Costs and will take this balance into a negative.