



# vCollect<sup>TM</sup> Collection Management System

The reliable  
& robust  
Collections  
System for  
Banking  
Financial Services  
&  
Insurance  
Organizations



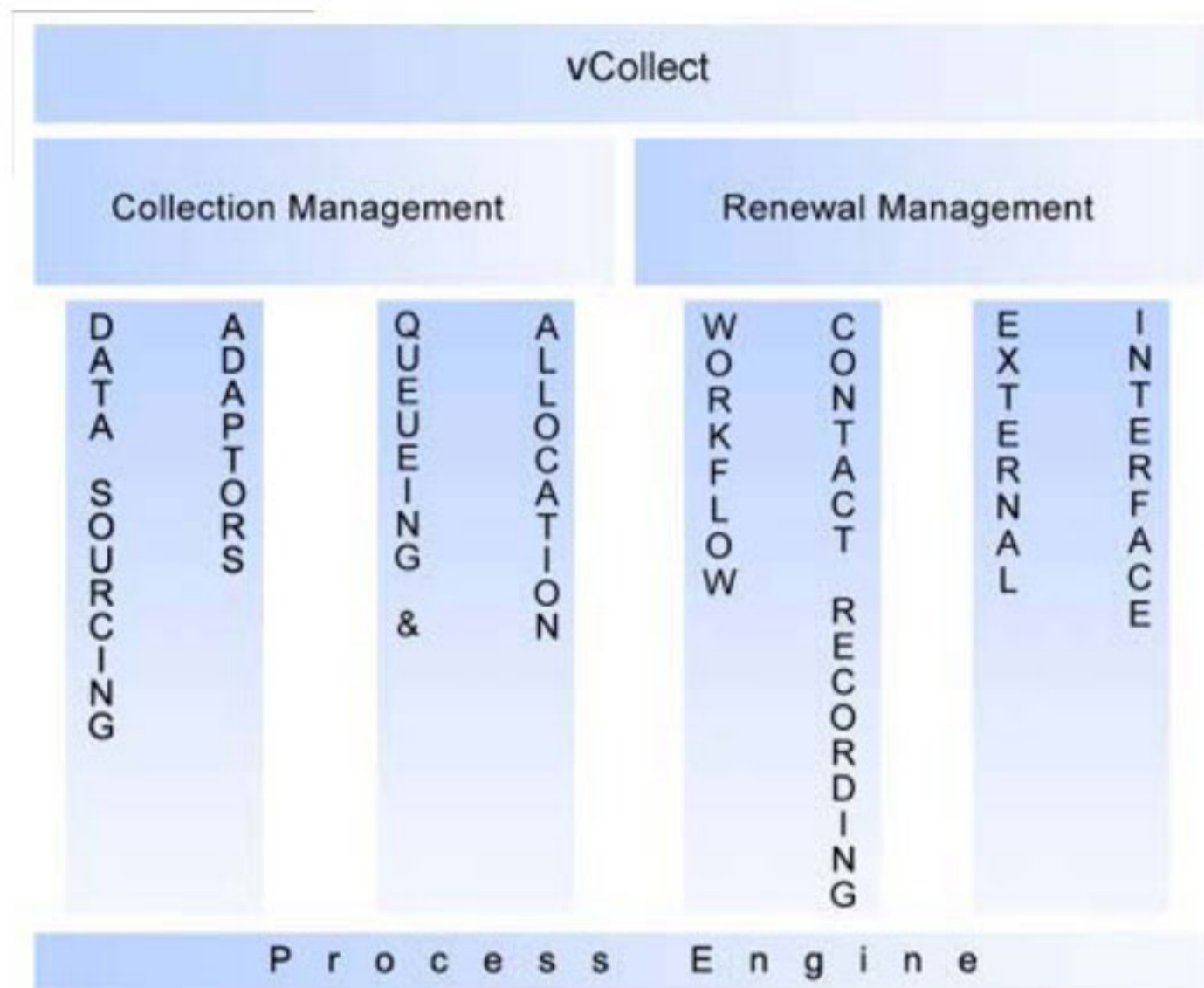
## Banking, Financial Services and Insurance Segment Growth

Banking, Financial Services and Insurance or BFSI segment has been growing in leaps and bounds for the last few years in India despite slow down world over. Major world leaders in BFSI have started operations either independently or through Joint Ventures in India. Indian consumer has also matured and has started using more products from these service providers like credit cards, personal loans, investments, and insurance. These have created large market of collecting the money from the customer; this money could be loan amount, interest, recurring investment or policy premiums. Some of these companies besides catering to Indian markets have outsourced their global business processes to India either under self-managed or third party business process centers.

## Bottom-Line of BFSI

Any industry including BFSI thrives on new and existing business; even more BFSI is heavily dependent on continuing business or renewing business. It has some inherent advantage over other industries in this regard that actual date of the continuing business is known in majority of situations. This is where vCollect can be proactively used to manage collection information and help in encouraging customer to timely pay the money either for recurring deposit, installment or policy premiums.

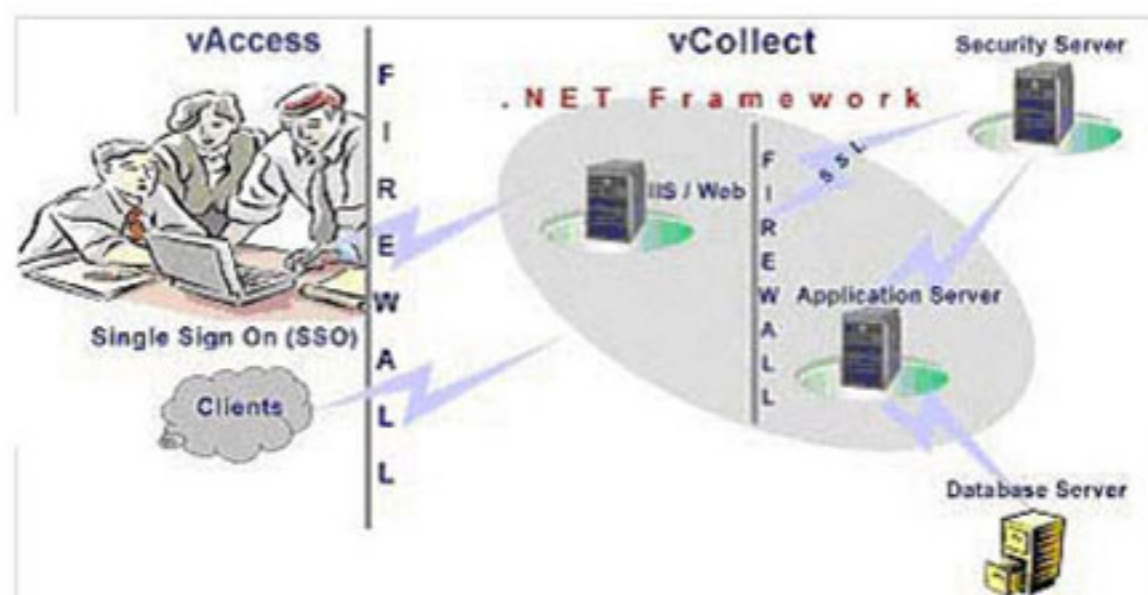
## vCollect<sup>TM</sup> Architecture



## vCollect<sup>TM</sup> Salient Features

- Queue Definition enables the users to define own queues and prioritize them up to N - levels of classification. It also caters to special / exception queues - for example reminder accounts and complaint queues.
- Flexible Data Sourcing provides mechanism to integrate it with any core BFSI system.
- Packed with flexible rule based escalation of single or bulk accounts.
- Contact Recording: Responses of the processed calls can be integrated with the core system.
- Reminder/Follow Up alerts: Automatic System for providing Alerts based on Responses.
- Single Sign-on: Integrated with Path's Application Security Shell vAccess to allow Single Sign On (SSO) among multiple applications.
- Web Enabled System: A fully secured web-based System allowing the information to be available on-line across different geographical locations.

## Technology Architecture



### vCollect Advantages

- Path has conceived vCollect on the basis of its domain experience in the BFSI Segment, having worked for some of the biggest Financial Services, Credit Card Processing organizations in the world. Developed using proven similar product experience.
- Pre-packaged and bundled with data adapter technology framework.
- Minimum customization required, almost ready to use product.
- Configurable to specific organization, user, account etc.

### Technology Underneath

vCollect is designed and developed in-house by Path, a Microsoft Certified Partner. Obvious choice was to use core skill of company and develop this product around Microsoft platform using some of their latest products. Other factors considered were inherent benefits of Microsoft products vast installed base, stable products and skilled resources availability.

#### 1) Deployment Architecture

- **Web Server:** Microsoft IIS Server capable to host Asp.Net web pages on Windows Server or Windows 2000.
- **Application Server:** Server that will host the Business logic. This could be a Windows Server or Windows 2000 computer; this server is Application Server hosting .Net Remoting Objects.
- **Database Server:** This could be a Windows Server or Windows 2000 computer with MS-SQL Server.
- **Client:** A computer that runs a web application. This could be any MS Windows 98 or later machine with Internet Explorer 5.5 or higher.

#### 2) Software

- VB.Net, ASP.net
- SQL Server D.B. Library
- .NET Framework
- Internet Explorer 5.5+

### Future Vision for vCollect

More ready to use Data Adapters to be available for other core application systems. To provide more feedback options to the core system, enabling core system to automatically do required actions, like change of address, resending invoice, cancel hold etc. Integrate vCollect with EPABX and SMS.

### Summary

vCollect has been designed and developed keeping in view, the needs of BFSI segment. This has been totally produced in-house directly interacting with one of the fastest growing insurance companies in India. Developed by a Microsoft Certified Partner organization using contemporary technologies.

### Contact Information

Please contact our Sales and Marketing for detailed product information and demonstration.

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