



» Online Collections

Superior Flexibility and Ultimate Control of the Collections Process

The Fidelity National Information Services' (FIS) Advanced Lending Solutions (ALS) Online Collections system is part of an end-to-end lending solution that enforces financial services organizations' collection policies and procedures. It provides tools for collectors to effectively collect on overdue accounts and tracks promises to pay at the account level. The software monitors collector performance with statistical screens and reports and supports multiple loan applications, as well as overdraft protection.

With ALS Online Collections, financial organizations can easily create well-defined collection strategies online and without programming support. ALS Online Collections provides flexibility in setting up collection and recovery procedures while maintaining tight control over productivity and collection policies. The system adapts to lending environments and to financial organizations' needs and provides flexible and versatile interaction with core application systems. New queuing options and assignments can be set up in minutes, and criteria can be changed to fit an organization's collection practices.

Value of ALS Online Collections

Uses system data with optimum flexibility – Financial organizations can select accounts from ALS Online Collections, resolve accounts from an active collection status, create an unlimited number of queues, prioritize accounts within a queue, assign collectors to queues, and define recovery activity procedures and track accounts by date-driven functions.

Increases number of collection accounts processed – ALS Online Collections allows financial organizations to process prioritized accounts in an online, real-time environment, viewing pertinent account information with the ability to process an account through an automated dialer software separately from other collection accounts.

Monitors and controls collector performance – Financial organizations can define collector activity codes, enforce collection policies and recovery procedures, limit the number of accounts assigned to a collector, define the order in which the collector processes the queues and designate access levels so collectors have only the options they need. Statistical and activity data can be tracked in both online or report format for calls made, contacts, percent contacted, letters requested, promises received, promises broken and promises kept.

Enforces and tracks recovery activities – ALS Online Collections can define a number of recovery procedures containing activities for foreclosure, disposition of repossessed properties, recourse through guarantee agencies, bankruptcy, etc. It can also track overdue activities with management reporting, tie collection accounts to recovery procedures, and track the activities within recovery procedures by date and completion code.



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Benefits of ALS Online Collections

Customization – Provides the flexibility to process each account as desired, such as adjustment of system parameters and creation of custom formats for letters, reports and work queues.

Work queue automation – Directs work to the appropriate individual or group, weighs work to individuals based on experience, prioritizes work within queues and permits real-time referrals (collector to collector, collector to supervisor).

Staff management – Assesses a collector's day-to-day workload and monitors performance in determining the need for reorganizing account management.

Staffing efficiency – Generates collection letters – saving clerical time that can be put to use in collections – and cuts costs related to telephone, stationery, postage, and agency and legal fees.

Multiple currencies – Manages portfolios in different currencies for lenders with multiple, concurrent portfolios.

Setting New Standards with ALS

The FIS ALS suite is cut from the quality mold of FIS' market-driven products for the financial services industry. The depth and breadth of the integrated ALS package is unmatched by any vendor and extends beyond lending automation to include training, consulting, applications support, customer relationship management and professional business services. After 40 years of developing, updating and customizing lending software, FIS continues to vigorously meet the challenge of managing technology in a volatile, increasingly competitive business environment. FIS ALS sets the standard for next-generation lending solutions for the financial services industry.



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