

# Top 6 Small Office Collection Solutions for 2008

## Advancement For the Small Office Provides Remote System Installation, Makes Third Party Services More Readily Available

*The functions the software has to perform are ultimately related to dealing with individual debtors, one at a time, so from that perspective it really doesn't matter if you are dealing with 50 accounts or 5000.*


By Glenn Gordon

On at least two fronts, this may be an ideal time to establish a collection startup. Debt abounds, as the morning newspaper continues to affirm, and collection software providers seem to be doing their best to find ways to make their products available and affordable to the small collection office user.

A theme that seems to emerge among the reviews that follow is, to be effective and efficient, the needs of the small office collector are not really that different than that of the large agency. The functions the software has to perform are ultimately related to dealing with individual debtors, one at a time, so from that perspective it really doesn't matter if you are dealing with 50 accounts or 5000. Where the software suppliers are excelling is recognizing what it takes for the little guy to be able to get established with the tools he or she needs at a cost more or less proportional to the size of the staff. They are getting there in a few specific ways. One is to provide software that is identical or nearly so with their

flagship product, but offer pricing on a per-seat basis or in a special small office package. No-cost trials of the fully-functioning product are also common, allowing the user to actually enter and work accounts and get a feel for what he or she is getting into. Starting out with the full-bore package also erases any concerns about painful and expensive software upgrades when the office grows.

Other significant areas of advancement for the small office are to provide remote system installation and make third party services more readily available, making the office only responsible for their contracts they establish with these vendors. Going a step further with the latter, some software vendors bundle access to all these services into a

single connection which they help the office establish, removing the need for the technical smarts of an IT staff at the office end. All in all, the barriers to the little guy getting started in collections are surely being lowered, and these software offerings show the way. 



### Small Office Collections

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# Task-Driven Application With Rules Engine

*Compliance rules have been embedded in the application so that an FDCPA warning is displayed when appropriate.*



By Glenn Gordon

**B**usiness Solution Integrators (BSI eSolutions) created COGENT as a highly scalable solution for collection agencies and attorney firms. COGENT is attractive to small office users by being priced on a concurrent user basis. An agency edition is also available which does not have the full set of legal components.

## Features

BSI eSolutions looked at the existing collection solutions on the market and saw most of them tilted



more toward retail, or agency collections or litigation collections. They decided to design COGENT to address all of these areas, plus the various debt types that are commonly collected on – credit card, auto, medical, etc. BSI eSolutions also had

the advantage of being free of legacy systems and other restraints, and pursued a design based on a brand new technology base – the Microsoft .NET platform.

Another decision that BSI eSolutions believes produced big benefits was to avoid the ‘bolt-on’ approach that many other collection applications use in regard to some features. Instead, integrating features like scanning means they can be leveraged in a different and more effective manner. For example, when COGENT users create a letter or document, an image of the document is automatically captured and becomes available for viewing or printing. This approach reduces the load on the collectors and support staff and provides a layer of legal protection that doesn’t depend on someone remembering to scan a document. When a letter is received from a debtor it can be scanned and attached to the debtor file for later use. COGENT supports multiple dialer interfaces with controls immediately available to the user directly on the work claims window.

COGENT is a task-driven application, with a rules engine that allows each implementation to create a work flow unique to that user. Next actions, whether automatic or collector-driven, are determined by the

results of a number of automatically-applied tests such as account balance, credit score, etc. All business rules can be defined using a task builder embedded in the application. The graphically-based wizard allows anyone with solid business logic to build and manipulate the rules which control the work flow. BSI eSolutions believes in placing all the power possible in the user’s hands so that custom coding requirements are virtually eliminated. The application allows the user to dynamically create custom data fields that can be used in documents and reports, and data can be imported into them as well.

The COGENT design targets ease of collector use. For example, multiple debtor profiles can be open at the same time, with tabs along the top of the work claims form allowing quick movement among open profiles. Compliance rules have been embedded in the application so that, for instance, an FDCPA warning is displayed when appropriate, which the collector must click on to proceed. A strong legal module built into COGENT is popular with legal collection firms, providing a comprehensive legal case management capability. A robust accounting module supporting trust accounting is also built in.

## Support

COGENT support is provided on an annual payment basis, amounting to a percentage of total license fees. BSI eSolutions sets no limits on support calls or the number of events reported. Normal support call hours are 8 AM – 7:30 PM EST, while requests can also be submitted through the website or by email.

## Summary

In the COGENT application BSI eSolutions has leveraged the latest technology to its best advantage and created a comprehensive solution that will need virtually no third party tools to handle a wide range of debt types administered by a diverse set of users.

## BSI eSolutions

[www.bsi-cogent.com](http://www.bsi-cogent.com)  
443-212-1010

**When COGENT users create a letter or document, an image of the document is automatically captured and becomes available for viewing or printing.**



**Small Office  
Collections**

# Data Masking Protects Sensitive Information

*ACA top market survey information also included.*

By Glenn Gordon

CDS Software of Simi Valley, California offers their flagship CollectOne product complete, with no functions omitted, but provide a pricing structure that allows the office with only a few collectors to get started. The advantage is the collectors have all the tools available in the industry to efficiently collect on accounts, with no concern about a painful transition after the office staff grows by tenfold. CDS Software provides pricing based on the number of users and also offer house financing.

## Features

Anyone familiar with CollectOne is aware that the product offers a full set of automated business processes that allow collectors to efficiently pursue collections. An impressive number of enhancements have recently been added to build on that history. The Collec-

**CollectOne**  
a CDS Software solution

tOne Web Portal has been enhanced so that four of the main reports most often requested by clients are automated. Simply running those reports and clicking the send button automatically sends them to the web portal for clients to view. Data masking has been added to provide protection for sensitive personal information, increasingly important for medical collection records. ACA top market survey information is also included. By simply requesting the report, everything provided to the ACA for that survey is generated for the user in the appropriate format. User-definable fields, always a part of the application, have been made more user-friendly. It is now easier to create customized windows, fully Microsoft Windows-compatible, supporting full cut/paste capability. Data masking and individual field-level security features apply to these windows as well. Additional customization enhancements also include drop-down lists to user-defined fields.

New keystroke features have been added, such as a hotkey for switching to a previous account. A number of enhanced dial-type searches have been added to lookup, so the user can employ a wild card based on an area code or prefix range for a phone number and can

search any phone number in the system and return it to the user. Mail-merge has been enhanced to a single button, allowing users to create and store any court document or merged form they create with merged data from the database – in real-time, on the fly.

For small business users, payment contracting has been added to give a two tiered payment plan that works on a contractual basis – tracking everything from interest accrued down to number of payments, etc. A number of skip tracing tools have been added, as have several tools from the big three credit bureaus. This is especially welcome for small office users since there is no integration cost – they are only liable for the contract with the vendor involved. A no-cost interface to a hosted dialing solution is also now available, providing the perfect solution for the office that can take advantage of a dialer but can't yet support a site-premised dialer.

## Support

A maintenance contract includes telephone support Monday through Friday from 6 AM to 5 PM Pacific Time on an unlimited basis. Support questions also answered by email and 24 hour support is available for an additional charge. A new software build is released each month with a detailed package of changes. All users under contract who choose to pull down the new build can do so at no cost. CDS Software also has added the capability for users to export records to a test file for quick assessment by CDS Software engineers, when extra support is needed.

## Summary

The features that make CollectOne attractive to mid-range and high-end users also make it an excellent choice for startups and small office users who want an all-in-one solution with real-time functionality, a full legal system, and impressive customization capabilities.

## CDS Software

[www.collectone.com](http://www.collectone.com)  
888-816-3333

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# No Data Cached in Any Workstation

*Print enhancements integrate with traditional programs and a PDF printer integrates with any common email client.*



By Glenn Gordon

Columbia Ultimate has addressed the small collection office market. Collector Express has been offered for over two years and Columbia Ultimate believes customer response validates this approach, seeing failure rates less than 5 percent for new businesses using Collector Express.

## Features

Columbia Ultimate likes to stress that Collector Express customers really receive the same code and software system that drive the flagship The Collector System. Dialers and other options can be added



## COLUMBIA ULTIMATE®

on just as with The Collector System, but most small office users simply have little use for such capability until they grow. Columbia Ultimate feels Collector Express meets the two greatest 'pain points' of small office collection companies. One is the need for a true enterprise level solution that won't require a costly and difficult transition to another system when their needs grow. The other is the need to know what the month-to-month costs will be, with no surprises. The Collector Express solution provides the software, support and training with no upfront costs. A monthly subscription fee is incurred only after the system is up and actively handling accounts. Only a 3 month commitment is required, after which it is a monthly agreement which is ideal for startup companies.

To make sure the customer gets what he needs, Columbia Ultimate discusses the business rules that need to be applied and provides the software pre-configured to carry out those practices. Modifications are made as necessary during the training period that is part of the product package, and the user can then make changes according to his needs.

Security is an important issue with all users and has received several recent enhancements. The existing 128-bit data-at-rest encryption has been supplemented by encryption of data in transit and an SSH tunnel capability that offers even greater protection. Also, no data is cached in any workstation, so even if

a work-at-home collector suffered the loss of a laptop, no data would be compromised.

Some other enhancements particularly useful to the small office user include upgrading the standard data import tool to handle a wider variety of files, and the addition of pre-configured interfaces to such data standards as YouveGotClaims. Enhancements also make Collector Express easier to use with the most commonly available applications. For example, a print enhancement provides integration with traditional programs such as Microsoft Word, and a generic PDF printer integrates with any common email client. This means that a letter could be printed, emailed or put into a PDF. An ODBC tunnel is also provided, allowing the user to extract data at the database level for use with any number of programs such as Excel or Crystal Reports.

## Support

The Collector Express monthly subscription fee includes product upgrades and toll-free support during normal West coast 8-5 business hours, with emergency support starting at 8 AM Eastern Time and a policy expressed as simply "You call, we answer." The client center located on their website provides 24/7 access to the status of any issue. A tool is also now available that allows Columbia Ultimate remote access to the customer's system for troubleshooting, and maintains security by limiting access origination to the customer's system.

## Summary

Columbia Ultimate has offered an attractive way for collection startups to put a full-featured product to work from day one with well-defined monthly costs, while also providing a seamless path of growth to virtually any size operation.

## Columbia Ultimate

[www.columbiaultimate.com](http://www.columbiaultimate.com)  
800-488-4420

**To make sure the customer gets what he needs, Columbia Ultimate discusses the business rules that need to be applied and provides the software pre-configured to carry out those practices.**



## Small Office Collections

# Work In Progress Screen Displays To Do List

*A tabbed window at the bottom of the debtor screen provides access to additional account details.*

By Glenn Gordon

Small office and startup collection businesses are of necessity entrepreneurial in nature and generally driven by self-starters. Comtech Systems of Victoria, British Columbia recognizes this fact and has provided the product, pricing and tools to allow this category of user to start and flourish with their Collect! software package.

Collections startups and small offices are understandably concerned about making the right decisions about the software they purchase and the commitment that incurs. That's why Comtech stresses their efforts at transparency, starting with a 30-day fully functional software download, into which real accounts can be entered and fully



worked. An extensive set of training videos, tutorials and exception help is available within the software itself. For the small office, Comtech provides pricing starting with 500 accounts for a single user. By paying only the difference, the user can move up to 1000 or 2500 accounts. Additional users can be added as well, keeping costs in step with the office size and number of accounts worked. In-house financing is available to help users get in and get started. Conversion to the professional level involves no software upgrades, merely a licensing change.

## Features

Collect! is a queue-based system, employing a Work In Progress screen displaying a To Do List of accounts due for action in a queue. Selecting any account pulls up debtor contact information and an account summary. A tabbed window at the bottom of the debtor screen provides access to additional account details. The next action to be taken is determined by user-defined collection strategies.

Collect! is also valuable in client prospecting and contact management. Such functions as phone calls, account reviews and letters can be scheduled in the same way such functions are set up for debtors.

The latest release of Collect! incorporates a num-

ber of new features. Some are in the area of security. Collectors can be restricted to view only accounts belonging to a particular client. Another is the ability to set up a default collector lockout, so that only accounts belonging to the collector or otherwise specifically assigned can be seen by that collector. Also, three new procedures have been made available for scheduling through Collect!'s Task Scheduler. These procedures enable the user to run large processes at a time convenient to that user and the system's workload, so important processes can be completed before the collectors arrive each morning. In addition, batch processes can be set up with the Scheduler for such tasks as processing contacts previously scheduled. Multiple batch processing tasks can be scheduled and Collect! performs them one after another according to the established settings.

## Support

Support for Collect! is based on customer membership. Sixty days of membership is included with the software purchase. Membership costs following this period are based on the number of users. The membership package includes access to a membership portal, software upgrade within the purchased version and phone and email access to the members support team on a time and materials basis. Weekday member service hours are from 6 AM to 5:30 PM Pacific Time. Almost one hundred training videos are available on the member's site, and one-on-one fee-based training is also available.

## Summary

Comtech has responded to the market need by configuring access to their full-featured Collect! solution and providing access to a membership area with a wide range of training and support tools.

## Comtech Systems

[www.collect.org](http://www.collect.org)  
800-661-6722

Ability to set up a default collector lockout, so that only accounts belonging to the collector or otherwise specifically assigned can be seen by that collector.

# Features Web Interface Tool at Client Services

*Allows agency to create unique web page with controlled access.*



By Glenn Gordon

**D**AKCS Software Systems of Ogden, Utah, has over 25 years of debt collection experience and has targeted the agency market. DAKCS has recognized the need for a pricing model that will fit the small collection agency that can't justify the standard pricing of major offerings like its own Beyond.NET product. This product, furnished under the name Ascent, provides all the same power and tools available to much larger users, at prices which fit the small agency budget.

## Features

In creating ASCENT, DAKCS looked at the barriers to small agencies and how they could be removed. One large barrier is the lack of a dedicated IT staff familiar with the technical details of setting up auto-



ated credit card verification and other third party services necessary to the business. The DAKCS solution was to set up all those services on their server

and make them available to its customers through a Virtual Private Network (VPN) connection. The user only has to sign the paperwork with the credit bureau, credit card company, ACH processing company, etc. and all those features are immediately available. DAKCS has negotiated with a number of these third party vendors so its customers have a choice of services. DAKCS assists with the VPN connection setup so that even the smallest company can quickly have all the tools its largest competitor has.

The effort by DAKCS to simplify startup for small office users begins with the installation procedure. Some customers prefer to ship their hardware to DAKCS to have the software installed. Most however, prefer to supply an IP address and let DAKCS carry out the installation remotely over the Internet. A data conversion carried out by DAKCS then readies the system for the trainer or trainers who accompany the ASCENT I or ASCENT II packages. DAKCS reports that collectors are typically trained and productive in less than a day, and the design of the Beyond.NET software facilitates that

process. Graphical interfaces familiar to Windows users walk collectors through each step.

The simplicity of graphical interfaces is now the rule in Beyond.NET, because the drag-and-drop visual design approach first used in the latest IVR/dialer called VIC III (Voice Information Center) is now employed in various aspects of the program. One is an expert agent used in designing the flow of accounts. Instead of learning a script language or setting up tables, the user simply drags events from a library and connects them together. A second area is a complete report design system. Canned reports can be easily supplemented by the user using a drag-and-drop approach. An integrated table builder allows users to create their own tables tailored to their tastes.

Another powerful feature small office users will enjoy is a web interface tool called @Client Services. It allows the agency to create a unique web page with controlled access for each client, facilitated by a built-in Screen Designer that provides control down to the field and font level.

## Support

ASCENT customers pay an upfront fee to establish the service, then a maintenance fee on a monthly or annual basis. The support includes unlimited telephone assistance, training and product upgrades. Standard telephone support is available weekdays from 6 AM to 6 PM, Mountain Time.

## Summary

The ASCENT packages offer users the exact solution available to larger users at small office price points. The DAKCS-assisted VPN setup erases another hurdle to establishing a full-featured collection solution to attract users who want to start with a solution that will seamlessly allow them to grow.

## DAKCS Software Systems

[www.dakcs.com](http://www.dakcs.com)  
800-873-2527

**Canned reports can be easily supplemented by the user using a drag-and-drop approach. An integrated table builder allows users to create their own tables tailored to their tastes.**



**Small Office  
Collections**

# Eighteen Custom Fields Available for Any Purpose

*Five tabs allow setup of administrative features for company information, labels, collectors.*

By Glenn Gordon

**T**otality Software was incorporated in 1997, and makes its headquarters in San Diego, California. A young attorney whose practice included contingency fee collection work found keeping track of all the details a growing problem only partially simplified by the spreadsheets he created. He secured the services of a programmer and guided the creation of software that met his needs. As word spread about his creation, others with similar needs began asking for it, leading to the introduction of the Totality product.

## Features

Totality brands itself as the only debt collection software written specifically for small to mid-sized collection practices, collection agencies and credit managers. It is priced to be attractive to users with account loads that can't support higher-priced solutions, since the pricing structure is based on the total number of active claims or accounts. One recent change was to increase the number of accounts on the lowest available tier from 500 to 1000. Tiers of 2500 and 10,000 accounts are available and upgrading from tier to tier is a simple process.

Besides cost, the other feature that Totality believes sets their product apart is simplicity of use. They find it particularly popular with law firms whose practice is not limited to collections. Those users, who don't live and breathe the program and may use it only occasionally, can come back to it after doing other work and still remember how to use it to get things done.

Harking back to its origins, one of the first steps in setting up Totality is selecting the user type – whether it is a law firm or a collection agency. The choice changes labels in the program appropriate for its intended use. An additional eighteen custom fields are available for any purpose and can be labeled accordingly. Five tabs allow setup of administrative features for company information, labels, collectors, etc. If set up on a network, each collector has his or her own settings. For example, a collector can choose

whether to display features at startup such as the Navigator, the QuickList, Tickler Queue and Payment Queue.

The Navigator is a large window which guides the user to the most often used features. It is separated into two sections, one featuring “New” selections such as new claim, new debtor, new payment, etc. The other side allows selection of the QuickList, search and report functions, debtor and contact list, etc. The QuickList allows the collector to instantly find a person and every related claim, as well as jump from one claim to another and add payments, create ticklers and add notes, to name a few.

The most significant feature to be added recently is a new version incorporating the ability to directly transmit and receive claims in the YouveGotClaims format, simply by clicking a button. The cost and inconvenience of a separate File Transfer Protocol (FTP) program is avoided, making this an attractive feature.

## Support

A maintenance plan is required with each Totality purchase - a small monthly fee based on the product tier in use. Support includes unlimited technical support and program updates within the current version. A check is made for a new version every time the application is run, and a new version can be downloaded in a few minutes. Telephone support is available from 8 AM – 5 PM Pacific Time, Monday through Friday. Email support is easily accessed from within the program and responded to on nearly an around-the-clock basis.

## Summary

Totality provides an attractively priced solution for law firms and collection agencies that value affordability and ease of use. It features a robust set of tools that can enable the small office user to efficiently administer collections.

## Totality Software

[www.totalitysoftware.com](http://www.totalitysoftware.com)  
800-286-3536

**The most significant feature to be added recently is a new version incorporating the ability to directly transmit and receive claims in the YouveGotClaims format, simply by clicking a button.**