



Debt Collection & Recovery
Debt Management

FICO® Debt Manager™ for Government

It's good news that smart government agencies collecting debt are moving away from a singular focus on collecting money and toward a broader view, prioritizing customer service and taking into consideration the circumstances of the consumer with delinquent debt. To do this well, collection and recovery platforms must offer more expansive capabilities, deeper levels of functionality, and the ability to configure the system to meet specific needs without IT help.



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Increase debt collection and recovery revenue

Improve the journey

for both debtors and agents with the FitAgent™ user interface, which personalizes and streamlines collection and increases productivity.

Advanced analytics

identify in real time who will self-pay and when, helping determine when to use automation, or when stronger intervention is required.

Efficient, compliant processing

using a configurable platform ideal for collection and recovery, vendor management, bankruptcy, and more.

FICO® Debt Manager™ is an enterprise-level software platform for world-class debt collection. It provides significant configuration capabilities, extensive integration opportunities, transparent processing, uncompromised security, unmatched scalability, and the ability to improve operational effectiveness and productivity. All of this is done in order to collect debt more efficiently, in a shorter timeframe, while remaining sensitive to the debtor situation.

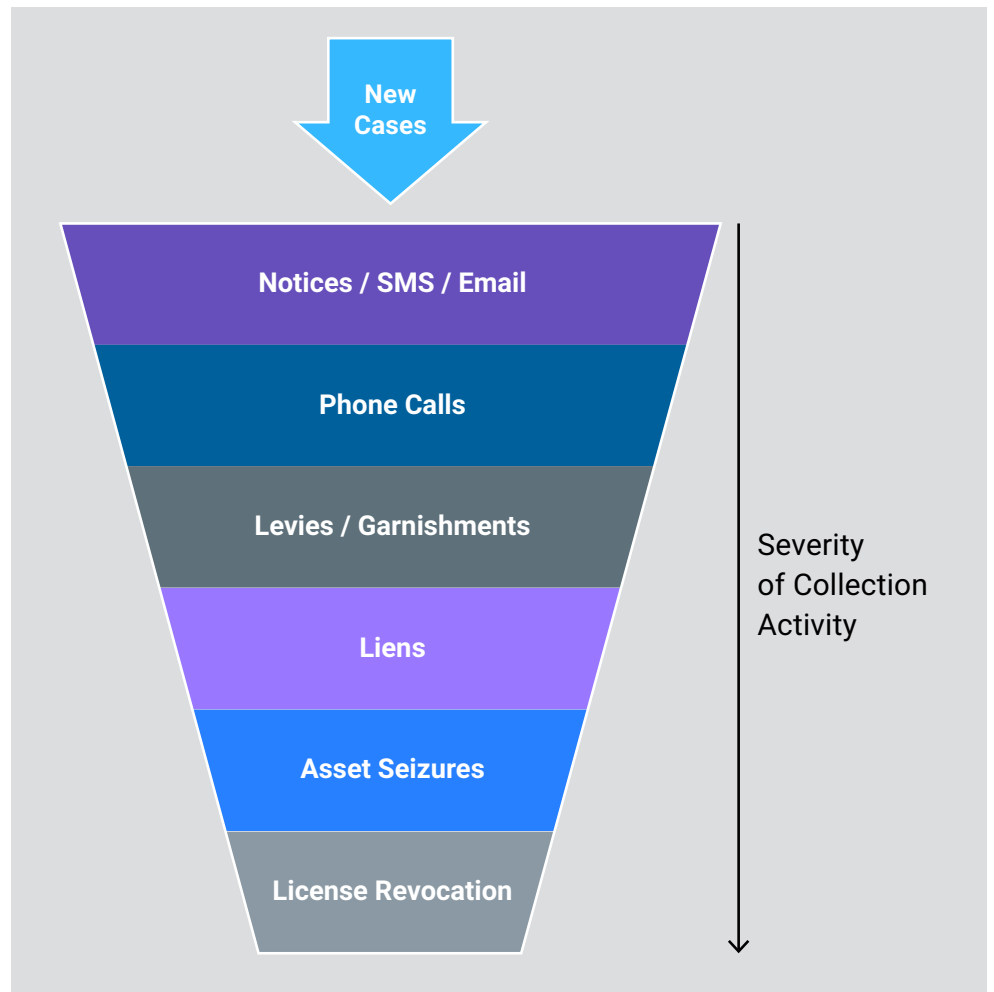
FICO Debt Manager supports the entire debt lifecycle from inception through final resolution, and operationalizes analytics throughout. Automation drives payments in a shorter timeframe, with a strong focus on customer service.

For organizations interested in a fully tailored and highly configured solution, scoped and priced for specific needs, FICO® Debt Manager™ Premier is the ideal solution. For organizations interested in a more preconfigured solution, with the option to add their own configurations to fit specific needs, FICO® Debt Manager™ Pro Plus works best. FICO® Debt Manager™ Pro is a good fit for organizations looking for a short implementation (four weeks to a few months), preconfigured for a specific business type.

Enhancing the journey for both debtor and collector

Debt Manager was created with several basic guidelines. The first key tenet is *configuration, not customization*. The system is highly extensible, tailored to your business requirements, rather than a rigid system that dictates how you manage decisions. Strategies are built to

Identifying the lowest cost, least intrusive way to collect



incorporate a wide range of information and analytics, without the cost of custom development or the need for ongoing IT support. This puts you in a better position to meet changing business environments, regulatory requirements, and more.

Configurable areas include:

- **Workflow:** Puts you in charge of your automated decisions
- **User Interface:** Intuitive, streamlined, user-friendly
- **Organizational Structure:** Reflects the structures of your own accounts and workforce management

- **Debt Types:** Supports the debt types government agencies require
- **User Roles:** More than 2,000 privileges granted/denied for function and data access
- **User-Defined Data:** Extensible database accommodates all of your unique data without system modification

Intuitive user interface for the debt collector

FitAgent™ is the intuitive web interface added to the Debt Manager collection platform in mid-2017. Designed to








increase collector efficiency, it gives collectors the ability to immediately understand the accounts they're working. The system intelligently provides the actions that can be taken to repay the debts owed, to bring the debtor back into good standing. It uses workflows that act like a GPS for the collector, as it provides logical next steps.

In essence, the FitAgent™ user interface reduces the burden of analyzing the debtor's situation off the collector, and puts it on the system. It helps collectors make informed decisions when prioritizing their workload and offers a 360° view of the debtor, with all accounts and repayment arrangements visible at the same time.

Effective strategies using scores and analytics

Because FICO has been a leader in scores and advanced analytics for decades, the second strategy is a focus on *scores and analytics*. We know firsthand the influence these have on collection effectiveness.

The FICO® Debt Manager™ advantage

Features		Benefits
Comprehensive system of record		Extensive SoR capabilities—including interest processing, payment application and apportionment, suspense payments, prior-period adjustments, and much more—provide the ability to support the recovery of charged-off debt on one collection and recovery platform.
PA-DSS & PCI-DSS certified		Certification by the PCI Security Standards Council of each release of FICO® Debt Manager™ gives clients the confidence to compliantly process their debtors' payment card data both in the cloud and on premises.
Multi-industry, multi-language & multi-currency		Provides the capability for Debt Manager to truly meet the needs of any organization involved in debt collection and recovery around the globe.
Embedded rules engine & out-of-the-box analytics		FICO® Blaze Advisor® decision rules management system, embedded throughout Debt Manager, is the world's leading decision rules management system, operationalizing predictive analytics and maximizing control over high-volume operational decisions.
Real-time workflow automation with user-friendly design and graphical UX		Intuitive and streamlined agent interface, driven by rules in real time, results in the best outcome for the consumer and increased productivity for the agent.
Real-time operational monitoring visualization		Interactive dashboards, updated in real time, allow managers to monitor the performance of their operation and take remedial action swiftly where appropriate without having to rely on daily reports.
Real-time performance analysis and operational reporting		Over 80 standard reports, supplemented by ad hoc report writing capabilities and run data updated in real time, provide insight into operational and portfolio performance.

Collection scores and predictive analytics help make decisions that prevent accounts from becoming more delinquent, support a better consumer experience, and lower the risk of alienating debtors in the midst of a temporary setback. Collection-specific scoring, for example, is designed to predict what will happen in a short timeframe — the next month or two — telling you:

- Likelihood an account will become more delinquent
- Likelihood an account will self-cure during the current cycle
- Probability of a payment coming in the next month
- Expected payment amount or expected time to payment

When you know which debtors to contact, the optimal method of contact, best time to call, and appropriate tone for each message, collection strategies become more successful. Building analytics into the collection process helps you collect more.

Efficient, compliant account management

Effective case, consumer, and account management comes down to one primary goal, which is the third key FICO® Debt Manager™ strategy: Create a *best practices environment* that is finely honed to maximize operational effectiveness and productivity while providing robust customer service.

Debt Manager was designed from the outset to process any debt type through configuration alone and supports the entire debt lifecycle on a single platform straight out of the box, from initial assignment through legal actions, bankruptcy, and write-off.

Strategies and collection treatments, fueled by the power of collection scores and predictive analytics, select

the most appropriate action and contact channel for every debtor interaction. This is done in real time while compliance with statutes and policies is constantly maintained via a configurable framework. When this is done, every collection activity is not only designed to collect payment, but forms part of the ongoing enhanced customer service.

Debt Manager includes a variety of capabilities essential to creating a best practices environment that drives positive ROI.

FICO currently supports a variety of government agencies and more than 500 collections clients around the world, across a variety of industries, managing over \$3 trillion in inventory every business day.

How can we help you collect more debt?

To learn more about FICO® Debt Manager™, visit www.fico.com/debtmanager or call +1 888 342 6336.