Collection Management System

Client: Vivacom
Industry: Telecommunication
Place: Bulgaria

Musala Soft

Musala Soft is a leading Bulgarian software company, covering all elements of the software life cycle by providing IT consulting, analysis, design, development, testing, implementation, integration and maintenance. Due to successful experience in developing enterprise solutions, gained clients` trust and long-term partnerships, Musala has a reputation of a reliable business partner.

For its 16-year history, Musala Soft has worked on 1000+ projects for 200+ clients from various industries worldwide. Today, Musala Soft`s team consists of 300+ professionals who work actively on 50+ projects for clients in Europe, the USA and Bulgaria, while the main business sectors are: Information Technology, Finance, Telecommunications and Public Administration.

Customer

VIVACOM is the largest Bulgarian telecommunication company, leader in providing various telecommunication services, including fixed-line, mobile, Internet, radio and TV broadcasting, and data transmission services. The company is headquartered in Sofia, Bulgaria, employs around 6,000 people and owns a mature distribution network with over 240 retail outlets. VIVACOM serves 2.9 million mobile users, provides broadband Internet access as well as free Internet access at more than 4,000 public locations in Bulgaria.

Business Problem

The telecom market fights decrease in consumption and profits resulting from strong competition, regulatory changes, disruptive alternatives and economic downturn. On top of that telcos struggle revenue loss due to customer bad debt as high as 5% of total revenue. CEOs and CFOs in the telecom industry look at sophisticated Collections Management systems to handle the increase of collection treatments and to improve debt recovery while maintaining their business image, reputation and capabilities to retain customers.

IBM and Musala Soft teamed to offer a Collection Management system for Vivacom, using the industry standards e-tom, NGOSS and best practices in the domain to produce a system that fully automates the process and reduces costs on treatment

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activities, as well as provides flexibility for changes and adjustments that take effect independently from any third party intervention.

Business Solution

The CMS system governs the complete Collection Management lifecycle, orchestrating a number of systems in the existing landscape as well as the business users actively participating in the process execution. The CMS solution integrates into an automated process CRM, Billing, SAP, Dialer, SMS/MMS centers, B-Mail/E-Mail providers, i-Docs and other legacy systems. It provides easy to use graphical interface to collector agents and managers to be able to monitor, manually interact the process, to create different strategies and scenarios, and to fine tune it according to changes in the regulations, legal constraints, or customer behavior.
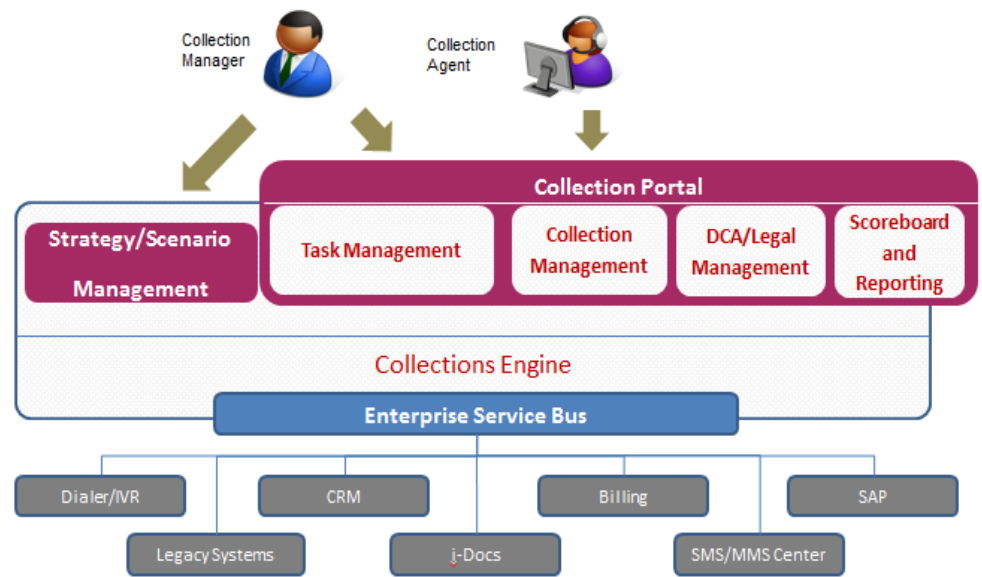
The CMS provides effective user task management, real-time scoreboards and complete business process lifecycle management. Gain out-of-the-box visibility into work-in-progress and federated task view to perform tasks, manage work items, track performance and respond to events in real time. Empowered with full control board over the collection process, collection manager and their team can drill from executive summary reports down to the single past due account and its specific collection treatment scenario. They can use a federated view for full customer and billing information, including history of payments, invoices, treatments. Besides the automated execution of actions over debtors, the agents can interact the process and change the scenario and specific execution per single or group of accounts. The system combines several different actions to achieve maximum effectiveness and efficiency, preventing and combating bad debt:

- Letters
- E-mails
- B-mails
- Calls (Predictive Dialer, Outbound Call)
- Short Messages (SMS)
- Voice Messages
- Universal action
- Service suspension, termination or reactivation
- Billing suspension

- Black List
- External Collection Agencies
- Legal actions
- Payment Agreements
- Write-offs

The execution of automated process follows user-defined rules in system control module. This module enables Collections team to define the collection treatment strategies, based on different criteria such as 'customer segment', 'risk scoring', 'overdue amount' or many others. The strategies resolute scenarios which give full control of collectors to manage and improve agility, flexibility and efficiency of the process.

IT Implementation

IBM Websphere Message Broker and IBM Webspere Operational Decision Manager are the technologies on which this solution is grounded. IBM Websphere Message Broker is focused on orchestrating and monitoring the long running process of collection, which is comprised of both people- and system- based activities. IBM Websphere Decision Manager is focused on defining, maintaining and executing decision logic (aka collection strategies and scenarios) that is used at specific points within the process or as part of automated decisions within the system. While IBM Websphere Message Broker focuses on the overall business process, Webspere Operational Decision Manager automates and encapsulates business decisions at every level of the solution. Both technologies depend upon a contractual relationship that is typical in a SOA. The solution provides a number of enterprise adapters, integration components and APIs on open protocols for seamless integration in the existing IT landscape. Managing a decision and authoring rule is primarily focused on data. At design time, a Webspere Operational Decision Manager presents decision content to business users for authoring and management, since they understand the content better and are better owner. They also benefit from separating the Decision life cycle from the Collection Process Management life cycle to support rapid changes to decisions that are owned by the business. Collection process models (e.g. implementing additional treatment activity like b-mail) tend to change less frequently than decisions, and the overall business goals may be maintained while operationally the frequency of change continues at different rates between all of the participating life cycles. The need for agility, process and decision consistency, and proper tooling for each stakeholder, compel this solution architecture, which provides:

- Externalizing decision logic for allowing collection process to be streamlined and stabilized
- Specific environments for different users and roles
- Deepen the reach of a solution for more effective management of business processes and decisions within the larger enterprise
- Decision Management and Collection Process naturally have differing life cycles, which ultimate benefits the business

Customer Benefits

Instrumented

The web portal provides collection agents and manager a tool to engage directly the

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process. They are delivered real time reports and KPI monitoring, enabling them to take analysis-based decisions and improve the process and its outcomes on the spot.

Interconnected

The solution integrates with different BSS and OSS, which makes it easily pluggable to the existing landscape.

Automated

Outstanding degree of automation in collection execution that significantly reduces cost and improves quality of collection treatment activities. The positive impact is on revenue numbers as well as on the company image and policy for customer retention.

Orchestrated

The complete end-to-end collection process is orchestrated through the solution, including system- and human- based tasks. It empowers a centralized coordination of all work items and control center of the overall process performance.

Highly flexible and agile

Responding the specific requirements, collection team is enabled to confidentially change and implement the most appropriate treatment actions. On demand and with immediate effect, they can manage the configurations of automated treatment for applying certain limitations or achieving better debt recovery.