

Get to know a component of the EOS Effect here:

Arrears management



Imagine the following situation:

You are aware that arrears management, and the very different tasks it involves including areas such as invoicing, payment transactions and arrears billing, does not really represent real added value and is even inconvenient when you want to concentrate on your core competences. Whether this is because you simply want to expand your distribution channels (but not your administration at the same time) or because you want to focus on the essential matters in the course of consolidation proceedings. The advantages of outsourcing are plain to see: greater flexibility, reduced costs, higher added value.

Your objective – our task

To operate as efficiently as possible, you need to be able to concentrate fully on your core competences. Arrears management is an area in which you do not necessarily have to fall back on your own resources, in comparison to other areas. So reduce internal administrative costs to a minimum and instead count on the direct know-how of an external specialist.

We'll accompany you along your road to success

Invisible to your customers, we merge into the arrears management process. By optimizing processes, we are able to take over the whole area of arrears management for you more efficiently and economically – you will soon notice the gain and a substantial alleviation of your workload. This not only increases your flexibility but improves your position.

Specifically, we look after the following areas:

- invoicing
- payment transactions
- arrears billing
- account processing
- complaints management
- reporting.

There are also numerous additional services that we are happy to offer you, if needed, and these can be tailored to your individual requirements. In accordance with your specifications, they include:

- provision and preparation of statistics;
- organization and archiving of correspondence;
- application for payment settlements;
- charging of returned checks and direct debits;
- obtaining of balance statements;
- set-up of reminder process and associated processing of reminder submissions list;
- printing, putting in an envelope and mailing;
- negotiation, processing and tracking of deferrals /extensions to deadlines, payment by instalments, settlements, etc.

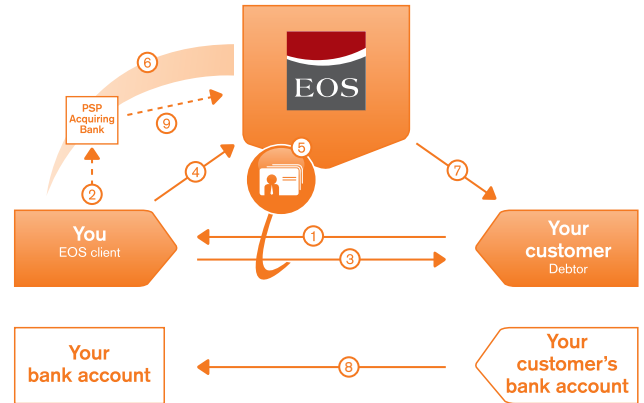


Client registration/purchase order
online, telephone, cell

- ② **Payment Services Provider (PSP)**
inspection of creditworthiness/address data
settlement with acquiring bank
alternative payment services
- ③ **CRM system**
approval of customer/debtor, issued by client
invoice issuance
if necessary also mailing of invoices
- ④ **Transfer of debtor-master data**
Transfer of receipt data
- ⑤ **EOS arrears management**
subledger kept on debtors
complete accounting of payment transactions
(bank/PSP/acquirer)
arrears billing
debt collection processing

User access to EOS SAP system
reporting to subledger via standard reports
general ledger is supplied via interface
value-added tax notifications by report
CRM system is supplied via interface
status reports via interfaces

- ⑦ **Processing payments/reminder process**
organization of direct debit collection with banks
arrears billing incl. mailing
- ⑧ **Banks – payment transactions**
processing of bank account statements
- ⑨ **Payment Services Provider/Acquirer**
processing of statements from PSP/acquiring bank
if necessary also interface for black list



We'll give you the reasons for this success

Professional arrears management reduces not only costs but also any related outsourcing. By applying a focused approach to arrears management, risk from bad debts is minimized considerably.

The best prerequisites for entrusting responsibility

- Basically, arrears are processed and archived in accordance with the German principles of proper accounting and the respectively applicable statutory requirements.
- Your company is treated as an independent client: all information is allocated exclusively to you, the client.
- We align ourselves to your accounts planning.
- All document and reference number ranges are adopted without requiring modification.
- All relevant types of accounting can be mapped exactly in SAP.

State-of-the-art communications technology across all levels

- We use only the most modern technology and contemporary SAP® systems incl. add-ons.
- The whole range of credit management functionality provided by DDMonitor and DDMonitor-Link can be integrated.
- An extension of your SAP® system to include the SAP® Inkasso-Link interface is also an option.
- Secure VPN channels and other regulated interfaces are in place to enable us to exchange data and information.

Flexible terms and conditions

- Individual terms for the transfer of your arrears management
- Transparency thanks to one-time costs at the beginning of our collaboration and subsequently in relation to transactions - in order to guarantee real cost-benefit ratio

Are you already familiar with the other components of the EOS Effect? We will be delighted to show you how its impact can be enhanced even further for your company.

EOS Deutschland GmbH
The B2B business unit
www.eos-deutschland-b2b.de

With head and heart in finance

