

CoreCOLLECT

Workflow Based Tool For Card Collections



Reducing Risk and Increasing Profitability

CoreCOLLECT Workflow-Based Collections Management

CoreCOLLECT is a comprehensive, workflow driven collections and debt recovery software application designed to optimize debt recovery rates, reduce personnel costs and improve collector productivity.

CoreCOLLECT's complex queuing and reporting capabilities enable users to automate, track and modify collections activities in real-time. Its intuitive, browser-based user interface reduces training time and speeds collectors' time to productivity. This functionality, coupled with the application's embedded security, enables lenders to provide third-party collection agencies located in distant locations and time zones access to all cases assigned to them.

CoreCOLLECT has embedded support for concurrent champion – challenger strategies. This important tool is used by leading companies to refine their collection processes to optimize recovery rates while reducing risk.

Rich Collection Functionality



Flexible Payment Controls

- Hundreds of configurable parameters enable supervisors to develop a broad range of payment variances, multiple grace days and prepayments against promise to pay records recorded in CoreCOLLECT.
- No changes are made to accounts ensuring correct reporting of delinquency.

Multiple Payment Schedules

- Multiple payment schedules can be created on a single account. Each schedule can have a unique frequency, term and payment amount.
- Users with the appropriate permissions may make modifications. Each promised payment is tracked and marked as "Kept" or "Broken."

Powerful Queue Assignment Capability

- Accounts can be segmented into queues based on the evaluation of almost 50 variables including a variety of balances, dates, past due history, account number ranges and status, product, billing cycle and postal codes.
- Additional variables are available for segmenting accounts in a charge-off status. Collectors can also be assigned to collection queues according to their individual skill-set and experience.

Champion – Challenger Support

- Support for concurrent champion – challenger strategies enables lenders to constantly hone collection processes for optimal recovery rates.

Customizable Workflows

- Consisting of a series of work steps, workflows or actions taken by collectors (such as phone calls and letters) can be fully scripted and automated by the lender, ensuring shorter training periods and more consistent business processes.

Global Work Screen & Easy Navigation

- Functioning as the collector's "homepage," the global work screen automatically presents collectors with their next collection case in the queue.
- The work screen also displays the script and all allowed actions (outcomes) for that case, and provides the ability to record and view promise to pay records and case history.
- When CoreCOLLECT is deployed with CoreISSUE, collectors can view real-time current and historical customer and account information, payment history, co-owner and company information, transaction history and notes made by customer service representatives or other collectors with just one mouse click.

Integrated Letters

- Letters can be generated automatically or manually at any stage of the collection process and as part of any scripted outcome selected by a collector.
- Letter templates with commonly used variables are provided with the application, which can be easily customized as required.
- Full integration with Microsoft Word® is supported.

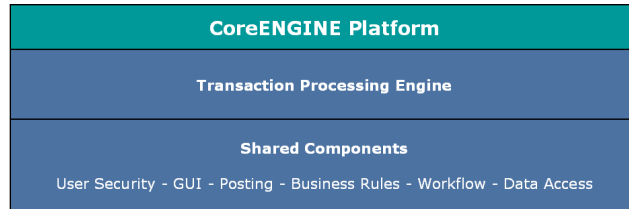
Integrated "Rule Sets"

- The script definition tool automates manual activities such as setting an account's available credit to \$0.
- New activities can easily be added to existing scripts with little programming support. Flexible re-queue periods for every script may include multiple "outcomes" and each outcome has its own re-queue period of minutes, hours, days, weeks or months.
- Manual appointments are also supported. Re-queue periods apply to manual and automated outcomes such as letters.

CoreENGINE Provides the Power Behind Our Applications

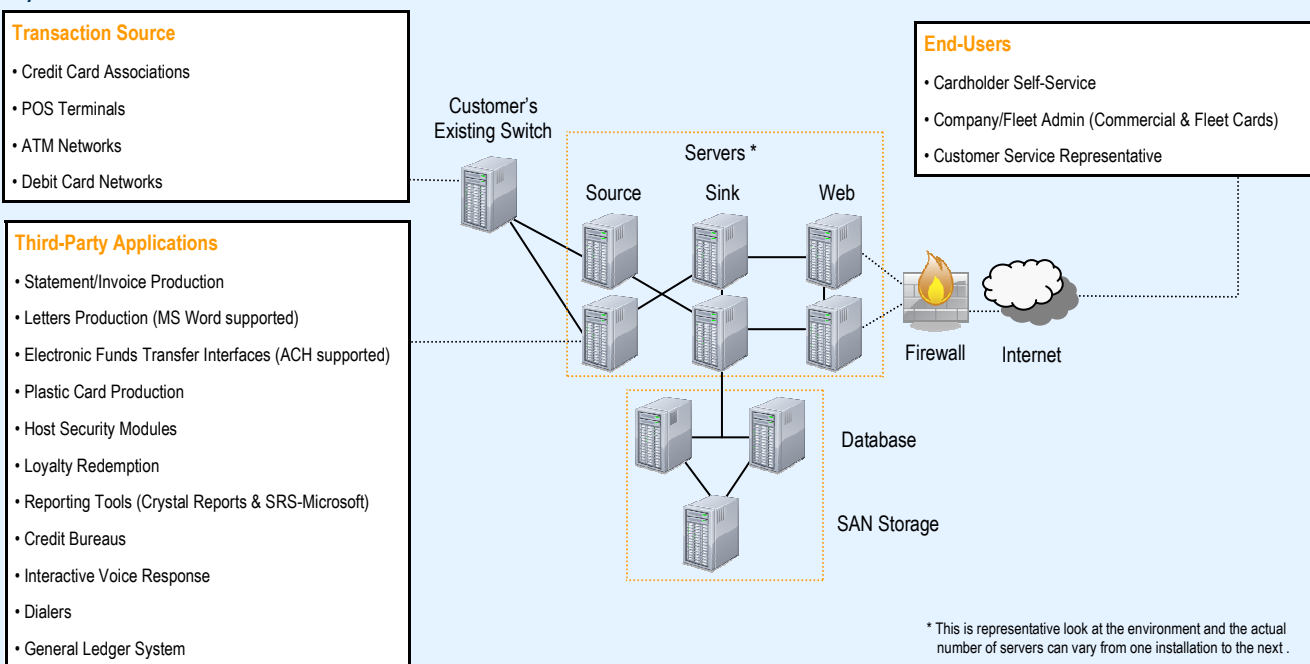
CoreENGINE, the driving force, behind CoreCard's products was designed to reduce the cost of implementing, running and maintaining card management software on expensive legacy mainframe systems. CoreCard's products offer fault tolerant processing throughput running on Intel®, UNIX® or Linux® based hardware.

CoreENGINE's use of shared components and its parameter driven setup create a unique environment that eliminates many of the challenges often encountered during credit card processing implementations using other software.



CoreENGINE is comprised of two layers; the top layer houses a library of general financial functions such as posting and transaction processing, message types, rules and workflows, etc. These serve as building blocks for all CoreENGINE -enabled applications. The interaction of the top and bottom layers gives all CoreCard applications their advanced capabilities.

System Architecture



Shared Features Made Possible With CoreENGINE

Multi-Lingual & Multi-Currency Support

- Multiple concurrent languages (includes double- and multi-byte characters) and multiple currencies supported.
- Unique GUI engine accommodates differences in character/alphabet spacing across languages.
- CoreCard Localization Editor allows non-programmers to perform translations.

Real-Time Posting

- CoreENGINE's powerful real-time posting engine provides up to the minute data.
- Projections and re-projections are processed in real-time and impacted balances and interest are recalculated automatically.

Open Architecture

- Facilitates easy integration with third-party applications.

Account and Role-Based Security

- "CRUDE" (Create, Read, Update, Delete, and Execute) security feature enables point-and-click definition of system and account level access by user and user group levels.

Unmatched Flexibility

- Unlimited number of card and merchant account hierarchies supported.
- Parameter, language and currency inheritance capabilities enable rapid mass changes and eliminate manual data entry errors.
- Temporality feature enables merchant rates, payment schedules, credit limit increase and all processing rules to go into affect in the future and/or for a limited time period.
- Flexibility in scheduling critical and non-critical processes.
- Standard (e.g. daily, weekly & monthly) or custom (e.g. retail quarter) time periods supported.

Automatic Audit Trail

- Real-time or future-dated changes are fully tracked in audit trail logs.

User Assistance

- General online help tutorial, a "How to" FAQ, and field-specific help are all conveniently accessible within the application.

System Requirements

Operating Systems

Microsoft Windows®

Database

Microsoft SQL Server®

Oracle

Hardware

Intel-PCs and Servers

Supported Interfaces

TCP/IP

SNMP

Host Connectivity

MSMQ

ISO 8583

XML

SMTP

HTTP

CoreCard Software, Inc. (www.corecard.com) licenses transaction processing and account management software and offers boutique processing services as well.

CoreCard's solutions provide easy to use parameter-driven controls, real-time transaction processing, built-in fault-tolerance, and a fully scalable architecture. CoreCard's software provides the market's most feature-rich platform for processing and managing accounts receivables and a full range of card products including prepaid/stored-value, fleet, credit, debit, commercial, government, healthcare and private-label cards.

CoreCard's server-based architecture provides the speed, flexibility and control to effectively manage electronic and card-based payment products. CoreCard's software is ideally suited for program managers to create and manage card programs, merchant acquiring and authorization.

As a boutique processor, CoreCard processes card programs with a built-in option for the customer to license the software and become its own processor in the future.

Headquartered in Norcross, GA, CoreCard is a subsidiary of Intelligent Systems Corporation [NYSE Amex: INS].



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