

VOLARE

Debt Collection Management System

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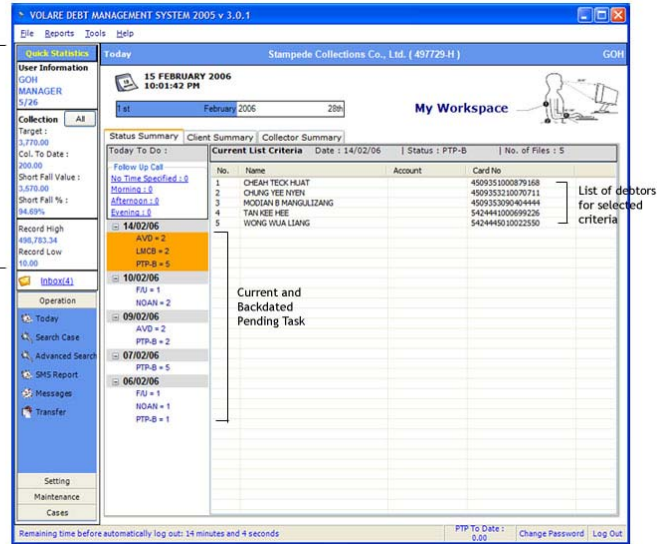
volaré2005: So comprehensive that it makes you want to run the whole team by yourself!

INTRODUCTION

Volaré2005 Debt Collection Management System is a comprehensive Windows based computer software system designed by Stampede Solution to run the A to Z of a debt collection practice.

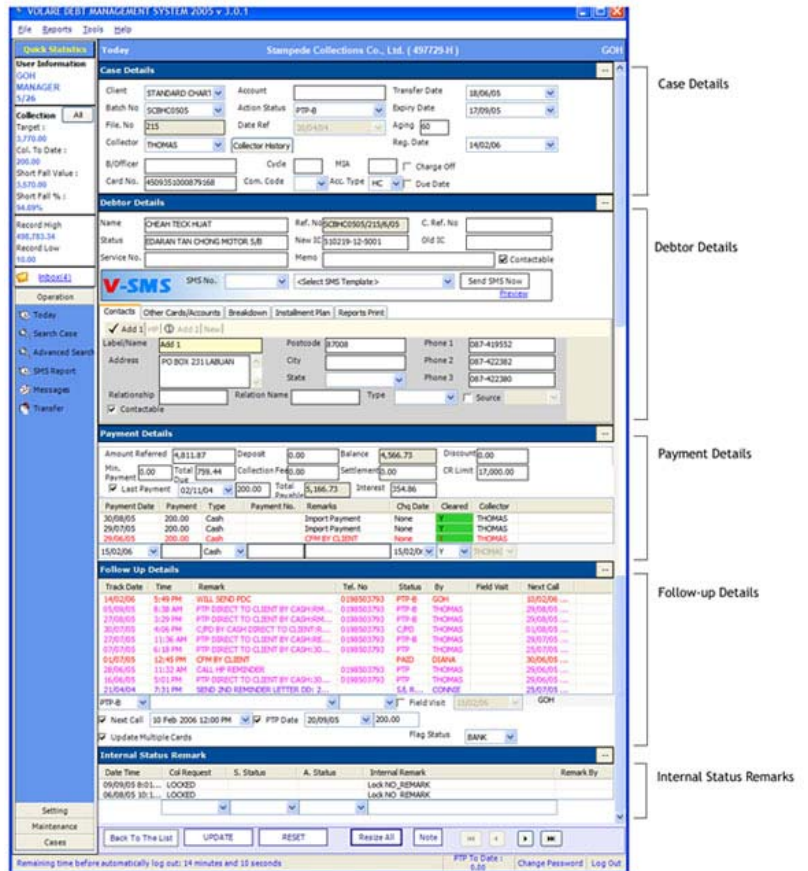
The system is designed based on Stampede Solution's two main principles, **SI: Simplicity and Information**. Compared to other available Debt Collection System, we have taken the extra step to better understand the users of this system to give them the exact user interaction interface that they need for their day to day operation. For instance, looking at the Volaré2005 from the Collector/Receivable Officer's perspective, you would notice that information is well located and accessible from just one screen without tabs or links to take you from one screen to another - inconveniently depriving you of direct and instant information visibility while negotiating with a debtor on the phone. Volaré2005 is designed to display all information required when talking to a debtor in a single view.

Team/Personal
Collection
Guage



Collector's Workspace
(Refer to features section for details)

SCREENSHOTS



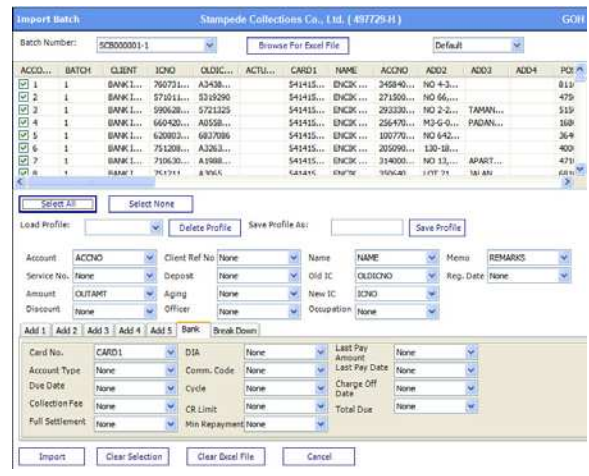
Debtor's Page
(Refer to Features section for details)

INTRODUCTION (Continued...)

With the amount of reports Volaré2005 provides (e.g. Collector Collection Performance, Collection Forecast, Collection Report, Case Aging and Daily Calls/Transactions Summary Report, Daily, Weekly and Monthly Summary Report, Performance Comparison Report – to name a few), your administrative work is reduced tremendously so that you can now focus more on making your business more competitive.

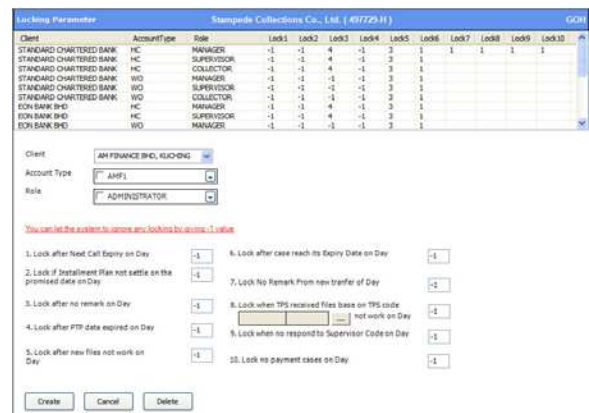
Volaré2005 gives you the added advantage to compete with your competitors to win in the race to collect debts.

With a professional system such as Volaré2005 in place, your collection team can concentrate more collection and leave the rest to Volaré2005.

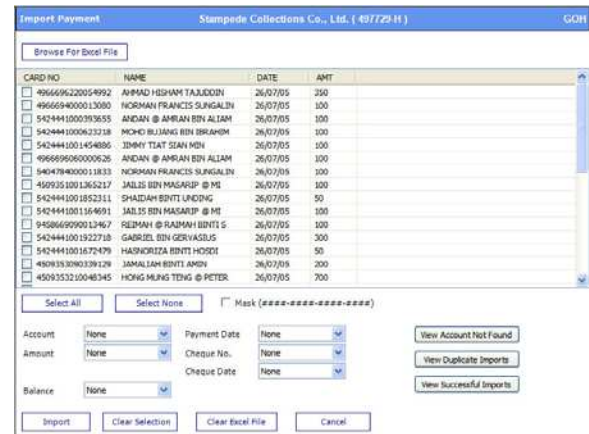


Data Debtor Account Import
(Refer to features for details)

SCREENSHOTS



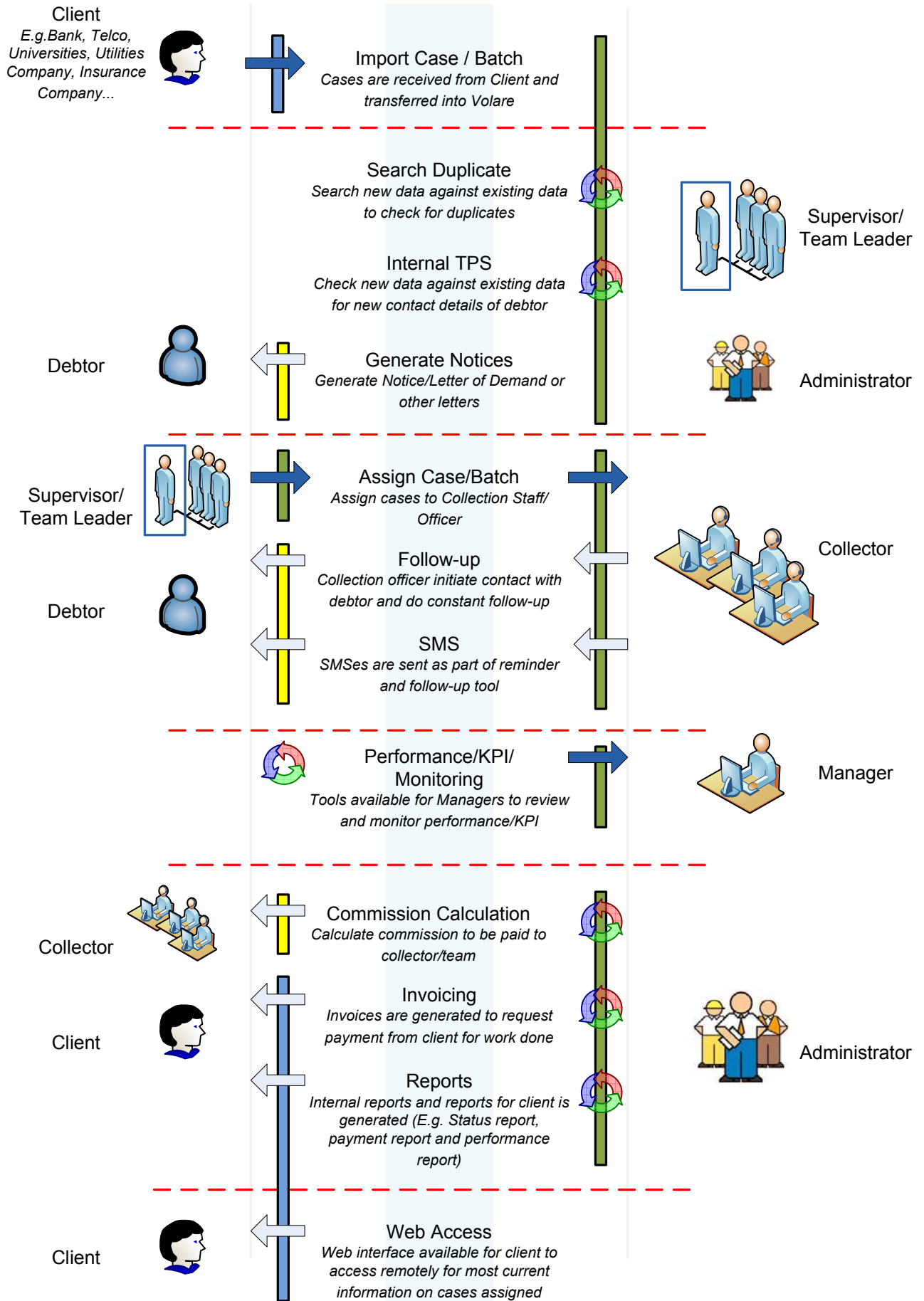
File Activity Monitoring – Account Suspension Mechanism
(Refer to features for details)

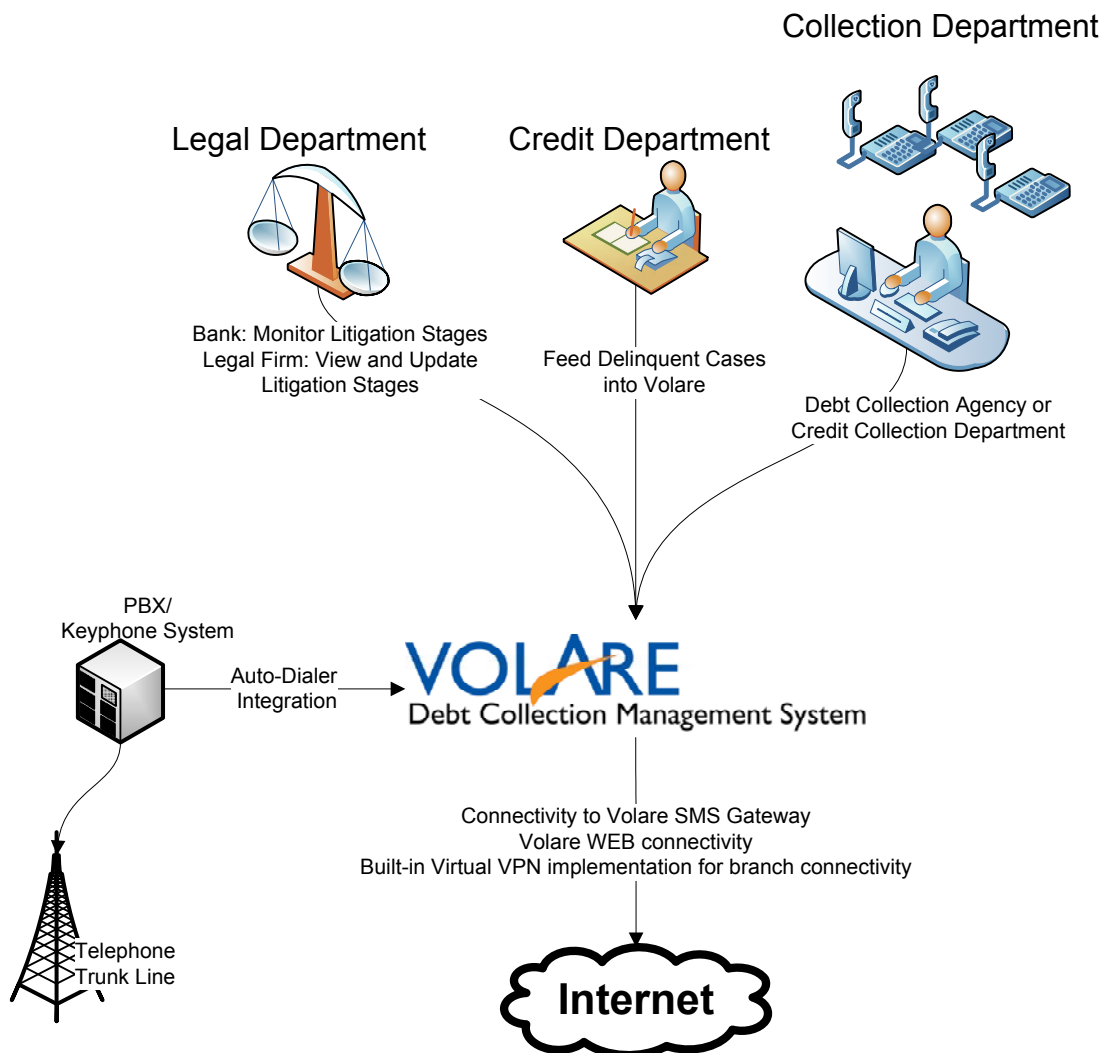


Payment Consolidation and Controls
(Refer to features for details)

VOLARE

A High Level System Scope





FEATURES

Simplified Collection Module (WorkSpace)

With high staff turnover rate recorded for this industry, it is crucial to ensure that new staff can learn the system in the shortest time possible. We have designed an easy *two page core collection screen* to counter this problem.

First screen (Today Summary) will show list of calls or follow-up need to be made today and any outstanding follow-ups from previous days. The second screen (Debtor Page) will be triggered when Collection Officer clicks on a debtor name from screen one, which will open up the debtor's details page.

Training a new user to use Volare is not going to take anything more than two hours.

Internal and External Follow-up Remarks

Volare provides two sections for Collection Officer to record follow-up remarks – Internal Remarks and External Remarks. All remarks keyed in the External Remarks will be used to generate client related reports while the Internal Remarks will reflect on all the automatic system updates.

Date, time and login name will be logged for each follow-up remark recorded.

Account Suspension Mechanism

The account suspension mechanism is our answer to better control and monitoring. Volare gives you the flexibility to exclusively configure suspension parameters by type of cases and type of accounts for each and every one of your clients' cases.

When any of the cases falls into any of the suspension criteria, the system will automatically block the collector from making changes to the case. At the same time, Volare will prompt team leaders and team supervisors of the accounts which got suspended.

Some of the criteria are such when a new case is not attended to within 24 hours, the case gets suspended, or when a Collector promises to call the debtor and fails to do so at the specified time and date, system suspends the case automatically. When a case gets suspended, Collection Office can only view the case but restricted from updating it. Other available criteria are:

1. Suspend after Next Call Expiry on day x
2. Suspend if Installment Plan not settled on the promised date on day x
3. Suspend after no follow-up remark on day x
4. Suspend after PTP date expiry on day x
5. Suspend after new files not work on day x
6. Suspend after case reach its Exp. Date on day x
7. Suspend no Follow-up Remark from date of transfer on day x
8. Suspend when uncontactable cases receive new contact updates
9. Suspend when no respond to Supervisor advise on day x
10. Lock no payment cases on day x

This way, all the cases will get the necessary attention from the collectors and if they don't, the relevant authority will be promptly informed.

Case/ File Allocation/ Distribution

Bulk cases can be distributed automatically using the following four methods:-

1. Distribution by Number of cases against Value of cases – ensures every collection officer gets the same amount of cases with the same total value.
2. Distribution by Postal Code – Ensures each Collection Officers concentrates on debtors from within the same area code, effective especially when site visits is involved
3. Distribution by Percentage – Manually set a percentage as to how many accounts a collector will be assigned. Effective when you want to reward high performing Officer with more cases while keeping prudence with new ones.
4. Distribution by Strength - Ensure better Collectors gets more cases and vice versa based on previous months performance.

Duplicate Search

Automatically search the entire database (including cases which has been aborted years ago) against a batch of cases for matching client account numbers.

Your search result here can be very useful to study a debtor whom you have been assigned to collect some time back by your client. It is what we call recycled cases.

This way you can study the case to see if it is worth taking on, or to see who the previous collector was, so that you can assign it back to the same collector. The list of benefits is endless.

Predefined Follow-up Remarks

Volare allows you to predefine follow-up remarks that the collectors use on every communication with a debtor. Instead of typing the remarks, the system allows the collectors to quickly select a remark filtered by the selected event status.

In addition to the selected remarks, they can also add in their own additional comment at the end of the line or modify the selected remark.

This can eliminate time wastage on typing remarks, and all remarks will be better structured and standardized, so that when the system generates automatic case report to be submitted to your client, you can be sure that all the debtor follow-up remarks are appropriate and professional.

Internal TPS (Name Search)

Automatically search your entire database (including cases that has been aborted years ago) against a batch of cases for matching unique ID (e.g. driver's license number, identity card number, passport number... depends which applies in your country).

The system will be able to pull up names from your entire database. And with the result, you may discover latest contact information which you may already have in your current database of debtors. You can then, with a click of a button, automatically transfer all the contact details to your most current case assignment in addition to the contact details given to you by your client.

This way you can reduce your searches with a third party, consequently saving on expenses and time.

Unlimited Number of Contact Information per Debtor

Volare does not restrict you to any number of contact information for each debtor. And even when the debtor account is deleted or aborted, the contact information stays intact.

Volare also keeps track contact details that is contactable and those which are not, or which contact information is for what purpose (e.g. Contact 1 : Correspondence Address Contact 2 : Spouse Address Contact 3 : Office Address).

Auto Remarks

For some of the tasks or consequence from an activity, Volare will automatically be inserting a remark in the debtor follow-up/dunning tables (e.g. 30-08-06 18:32 - Notice Sent via FAX to ADDR 1).

This can help reduce collector's work, increase productivity, and avoid missing a remark. This will surely look good on the reports that you send to your clients.

User Customizable Screen

For more experienced user, you might be interested to customize your operation screen to ease and speed-up your collection processes.

Based on experience, depending on the type of campaign you are currently carrying out, a collector may need to change the customized screen possibly more than once a day; therefore we have designed the customization module to work with minimal effort. With just a couple of clicks, you can hide or show debtor information that you may require for your day's collection routine.

System Access Policy (Security)

Every function in Volare can be protected from access by unauthorized user group. Volare let you create user group access policies which will apply to all users registered to this group.

Access configuration can be defined to the very detailed level such as to allow specific reports to be accessible by certain user groups. This gives you maximum flexibility on future expansion, especially when you set-up new departments which should be allowed to access certain related functions and reports only. Restrictions mentioned above can be easily configured with Volare.

Collector Productivity Monitoring

Volare includes a list of progress reports for all your collectors or teams which are updated live while the collection process takes place.

This gives you all the information you need to carry out management and operational decisions quickly.

Payment Consolidation and Controls

Often, when a debtor makes payment, it goes direct to your client. In such event, the client will provide a periodic payment report for your reconciliation purposes. However, going through a list of hundreds of cases can be a very time consuming routine.

Volare provides a feature to import the payment listing into Volare and run an automated checking procedure to update all matches with the payment received. Subsequently, all commission calculation and reporting will be generated automatically.

With this feature, human error can be eliminated entirely.

Volare takes over all processes involved here giving you more time to concentrate on other things that matters more.

Definable Client Commission Structure

It is common that a Collection Agency is contracted to more than one client. Therefore you will have many different commission structures for each client.

Volare lets you define commission structure for each of your client based on account aging, fixed fee, account type, amount assigned, percentage, bucket system, percentage out of sum collected and a percentage added on top of amount to be collected. Once set, all the calculations will be done automatically so that the figures will reflect on the collection screen (if applicable) and all reports will reflect on the commission keyed in. This makes invoicing your client even more efficient and accurate.

Fee calculation can be customized according to your client's or your own requirements.

Advanced Search

Our latest Advanced Search functionality allows you to search for any criteria you can think of and have the results listed in a comprehensive list view. You can later sort the list based on any criteria that you wish to see. From this list you can also make selection on some of the cases, if not all, and send an SMS (Short Message System) directly to their mobile phone. Also from this list, you can print specific reports for this search result.

This can be useful when your client calls up for an unexpected query, such as – how much do you expect to recover for the period between 22 November to 30 November, and then have this list printed out according to one of your template and have it faxed to your client within minutes!

You can also search for a list of debtors who are contactable but has not made payment of which account will be pulled back by your client in X days. You might want to assign these cases to one of your best collector to attempt for payment before your client pulls these cases back. The Advanced search does all these.

The list of possibility with the Advanced Search feature is endless. With our years of experience working with recovery teams, our customers have found that our Advanced Search is most comprehensive.

Comprehensive Reports

Volare is all about performance and to measure your performance, you need reports. Volare provide you with all the reports to impress your clients, keep your team of management and decision makers informed and keep your debtors paying.

All auto-generated reports can also be customized to your requirements.

Installment Plan Scheduler and Reminder

Volare provides numerous convenience and control for cases on installment plan. With just several clicks of a button, a collection officer can record payment plan agreed with a debtor.

However, this module offers further control by recognizing the plan if it complies to the company policy, in which it will be routed to the supervisor for approval.

Volare will also remind relevant parties when each payment is close due, or SMS can be sent out automatically.

Automated Letter/ Notice Printing

Instantly prints all your reminder notices based on predefined letter templates. Volare will keep track of when the printing occurred, who requested for the print and what is the next action after the print.

Volare also allow you to specify who is allowed to print Reminder Letters as some of these templates can be a pre-signed legal template. In such event, all prints requested by the unauthorized party will be pooled at a specific administrative account. The person in charge can print all requested letters anytime later.

All letter designs can contain pictures, a variety of fonts – anything you like – we will include it for you.

Data/ Debtor Account Import

Import assignment files from Excel, Access, Word, Lotus Wordpro, CSV, Tab Delimited and many other formats into Volare with a click of a button.

While all other systems have failed to automatically import certain type of file format, Volare has been successful at importing odd file format and data placement/layout from all clients to our customers.

Convert Reports to Various File Formats

All reports can be exported to a variety of formats:

1. Microsoft Excel
2. Microsoft Word
3. Acrobat PDF
4. Raw text file
5. Image/picture file

V-SMS

V-SMS (Volare SMS) is an integrated SMS feature to send out SMS to debtor's mobile phone without any additional hardware. Volare also allow you to configure outbound SMS campaign to send out SMS automatically when it meets the campaign criteria, for instance, for a PTP (Promise to pay) cases, you can set the system to automatically send out reminder SMS at a specified time to remind the debtor to make payment prior to payment date. This can result in time savings from making reminder calls and avoiding unnecessary debtor frustration caused by collector harassment especially that they have promised to pay.

V-SMS can also be used as an effective CRM tool to thank the debtor for payment received, and to remind them of their next payment.

V-SMS has been tested to improve collection rate and profitability up to 28%.

Multiple Branch Connectivity Ready

Volare is designed for you to take your business to your best potential. Volare seamlessly connects hundreds of computers from different remote location to a common database at your head office, thanks to the latest Microsoft .Net development tools and platform.

Web Access

In the event that you are not in your office and do not have Volare installed at your remote location, this feature allows you access Volare via the web through any web browser. It will enable your team to view the web version of your debtor screen.

This can be very useful when your team is sent out on a site visit and need to access a debtor file immediately. You can also update the file via the web so that you don't have to wait till you go back to the office before you do all the follow-up updates. This web module can also be accessed via your web enabled mobile phone.

To ensure maximum data security, the web connectivity is designed to have limited (basic) functionality.

Note: If you already have Volare installed at your remote location, you don't need the web module. The web module is only intended for client access, emergency access and offsite officers.

COMPARE STAMPEDE SOLUTION TO ITS COMPETITOR

FRAMEWORK

The general workflow that goes around in a Debt Collection Team is mostly similar to another. Stampede Solution however, realizes that there are more to it on a detailed level that puts one team above another.

What we provide is a 'Debt Collection Management System' (Volaré2005) that acts as an engine to your collection processes. However, most of the time, it is the 'accessories' of the engine that makes the system run exactly the way you want it to. The 'accessories' are what we call customization. The customization that we provide will give you the flexibility to redesign Volare to your specific needs. This customization process is similar to developing a whole new system exclusively for your business.

EXPERIENCE

Our experience in the Accounts Receivable and Recovery industry enables us to understand your needs better than any other software company. Therefore we spend relatively much less time gathering requirements and needs, thus reducing interruption to your daily operations.

Our product experts will also be able to advise you on strategies and best practices.



CUSTOMER SERVICE

When you purchase a Stampede Solution product, you are actually purchasing an IT solution service, not just a piece of software.

Our service ranges from consultancy to application development to system support and maintenance. Whatever the size of your organization, we will stand by your side throughout the entire deployment, transition and implementation period, making sure your system is up and running the exact way you want it.

We are your out-sourced IT department.

Keeping our customers happy this way puts us above our competitors.

MOTIVATED TEAM

Stampede Solution consists of a young and dynamic team of IT professionals. Each and every one of our team members are trained to undertake every project to a very personal level, resulting in deliverables beyond your expectation. Talking to any of our team member gives you a sense of security over the success of your system, a feeling you don't always get with other companies.

GOOD DESIGN

We are also known for our outstanding screen design and user friendly system interfaces. With the latest Visual Studio .NET components by Microsoft and Stampede Solution's design team's creativity and usability studies, Volare has a sophisticated yet professional look to make the system easier and friendly thus more interesting to use.

TECHNOLOGY

Stampede Solution develops all systems on the latest Microsoft .NET technology which gives you mobility, flexibility, scalability and performance – everything a modern software application is suppose to be. A majority of shelved Debt Collection Management System software application in the market is either developed on the legacy Visual Basic 6.0 or runs on a Database Management System which over time, system speed and functionality is at risk. Publishing the system on the internet is going to be next to impossible. We know because we have helped many clients move from these legacy system to Volare.

PRICE

Despite all the features and services mentioned above, our price is among the lowest in the market by at least 15%. The moment a customer sign up for our service, the price is fixed. Customer will not see any hidden costs. Any extra man hours incurred is at our expense.

This information is only correct until 1 April 2007

Users	Processor		# of Processors		Memory		Hard Disk Space		Secondary Server		O/S
	Min	Recom.	Min	Recom.	Min	Recom.	Min	Recom.	Min	Recom.	Recom.
5 to 20 Users	Intel Pentium 4 2.0	Intel Pentium 4 3.2GHz HT	1	1	512MB	1GB	500MB	1GB	NO	NO	Win2k/2003
21 to 50 Users	Intel Pentium 4 3.0	Intel Xeon 3.0GHz	1	2	512MB	1GB	1GB	20GB	NO	NO	Win2k/2003
51 to 100 Users	Intel Pentium 4 3.2Ghz HT	Intel Xeon 3.0GHz	2	2	1GB	2GB	10GB SATA/SCSI	80GB SATA/SCSI	NO	YES	Win2k/2003
101 to 200 Users	Intel Xeon 1.7Ghz	Intel Xeon 3.0GHz	2	2	2GB	8GB	10GB SATA/SCSI	80GB SATA/SCSI	YES	YES	Win2k/2003
201 to 400 Users	Intel Xeon 2.66Ghz	Intel Xeon 3.0GHz	4	2	2GB	8GB	80GB SATA/SCSI	160GB SATA/SCSI	YES	YES	Win2k/2003

Indicates Minimum Requirement
 Indicates Recommended Specification

Computer Requirements

Minimum Specification

Intel Pentium 3 800MHz
 128MB RAM
 500MB Hard Disk Space
 1024 x 768 screen resolution
 10/100 Network Interface Card
 Windows 2000

Recommended Specification

Intel Pentium 4 3.2GHz
 512MB RAM
 1GB Hard Disk Space
 1024 x 768 screen resolution dual monitor
 10/100 Network Interface Card
 Voice Modem
 Windows XP Professional

*1 - It has been reported by some of our clients that Volare works fine with Windows 98 however we do not guarantee that it will work for you.

*2 - Dual monitor is not a requirement however we do recommend this for power users who need to monitor many tasks at the same time e.g. Search and Dunning on one screen and performance monitoring on another. In many cases this has proven to very convenient.

*3 - Voice modem is only required if you are planning to use Volare's built in autodialer.



www.stampedesolution.com
www.volare.com.my

SUITE 310 LEVEL 3 LEISURE COMMERCE SQUARE BLOCK A4 NO. 9 JALAN PJS 8/9, 46150 PETALING JAYA SELANGOR DARUL EHSAN, MALAYSIA
 TEL: +603 7877 4078 FAX: +603 7877 4082 E-MAIL: INFO@VOLARE.COM.MY

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