

Apia-Celeris, an integral solution for the management of delinquency.



Apia-Celeris was specially developed for the rational and systematic tracking of unpaid duties.

It is a powerful tool that allows the organizations that issue credits to customers of any kind, to reduce the delinquency rate as much as possible and to collect in the minimum possible time the unpaid obligations.

Apia-Celeris will allow you to obtain significant improvements in the Risk and Collection managements.

HOW IT WORKS – MODULES

Apia-Celeris is made up of five modules: Agenda, Client, Interfaces, Maintenance and Information.

Agenda

This module will help the Debt Collectors Managers to organize their work, allowing them to have access to their list of pending tasks, register new tasks and cancel or complete the current ones.

Queries

This module comprises the queries and the scenarios of the system's analysis. Apart from the "out-of-the-box" facilities, the user will be able to define new queries, graphics and scenarios of information analysis.

Clearing

This functionality allows manually performing the registration and cancellation of holders and/or guarantees for the Reports' clearing, periodically generating the corresponding forms to send to Equifax.

Maintenance

This functionality allows performing the general maintenance of the system's information and its parameters. Among the functions, stand out the maintenance of managers' data and system's parameters, sending of e-mails, generation of management documents, debug of generated information and configuration of the task's generation motor.

Binnacle

This module eases the access to the client's position with expired credit operations. Among other information you will have access to the list of expired obligations, the list of activities associated to each one, the payment agreements, risk qualifications, and guarantor's information.



BENEFITS

Reduction of the delinquency rate

For every enterprise that grants credits it is essential to have an efficient recovering structure.

Apia-Celeris will allow your enterprise to reduce the recovering times of expired credits, to reduce the number of debtors, to maximize the recovering possibilities as well as contributing to a better development of the credit area as a whole. Apia-Celeris will help your organization to reduce the impact of delinquent and uncollectible customers in the global result of the organization. Also, through the analysis of historical information, it will enrich the Risk evaluation processes, contributing this way to minimize the delinquency percentage in the future credit operations.

Management's improvement

Apia-Celeris has been designed to optimize the functioning of the Credits Recovering sectors in medium and big financial institutions.

Through its intuitive and easy-to-handle interface, it will help the Debt Collectors Managers in their daily activities, organizing and expediting the processes, reducing times and proactively suggesting new activities that contribute to improve the recovering possibilities.

This way, speeding up the management, the Credit Recovering area will improve the quality of the delivered service, will reduce costs and will contribute efficiently to the achievement of the global business goals of the organization.

Documentation management

With Apia-Celeris all the documentation related to the overdue credits recovering process is stored in an efficient and secure way. The Debt Collectors Managers will have an allied that will help them to expedite and improve your recovering ratios. At the same time, the organization will have at its disposal a centralized repository with all the recovering processes, their states, the people in charge, times and associated actions.

The system will remind the Debt Collectors Managers the key dates in which notifications must be sent to the debtors, will suggest a communication model, will automatically complete the data referring to the client and the affected operation and, in case of electronic devices, will solve the delivery. Apia-Celeris will also allow the Debt Collectors Managers to negotiate and to enter the system paying agreements with their delinquents.

Management information

With Apia-Celeris you will have a powerful and friendly environment to analyze your business information. Particularly, you will have at your disposal all the information regarding the situation of each recovering process, to the effectiveness of the managers, to the average times of recovering, to recovered and pending sums, as well as all the possible combinations of these concepts, in a graphic and intuitive environment. This way Apia-Celeris will help and support you in the strategic decision making process, providing you with all the necessary information to support your business analysis. All this information can be used to optimize the recovering policies of the organization, and it can also be used to define or check the current and future policies of credit issuing.

Easy integration

Apia-Celeris is a very easy solution to install, which will probably take advantage of your current TI infrastructure. It does not demand additional software license, minimizing this way the total cost of property (TCO), as well as allowing you to reach a rapid return of the investment (ROI). Apia-Celeris has been designed to interact in a simple and efficient way with the legated systems, through its clear and well documented interfaces will ease the task of switching information with its current systems.