

Products and Services

i. Products

ICS (Internet Collection System) iCS is an application that enables unified management of the entire collection process, in order to control and optimize the flow of information between the entities involved in it, leading to an achievement of high rates of portfolio recovery. This software has been developed based on the experience acquired by our specialists in financial institutions located in Europe, U.S. and Latin America, achieving a continuous business growth, product of the evaluation and implementation of collection best practices.

iCS Advantages

Internet Collection System or iCS, is the most used collection system in the Latin American market. For over a decade iCS has been providing its users with customer based behavioural collections allowing them to consistently achieve some of the best debt management results in their respective markets. Some ICS modules

Results obtained with iCS include:

- Increase in recoveries of on average 6%.
- Increase of collections productivity by over 100%.
- Savings of over 30% in external agency commissions.
- Increased levels of control allowing 50% reduction in external agencies.

Key Features of iCS include:

- Completely flexible and parametric.
- Workflow automation.
- Detailed structured collection activity history.
- Integration of all collection channels such as:
 - Call centres
 - Letter dunning
 - Mobile
 - Visits
 - External collection
 - Legal collection

Next page: iCS Strengths and Versions

Strengths of iCS iCS is a tool developed with SOA and web services technology, with great flexibility and ease for development. It has collection "score" feeded by online management; segmentation and management by customer (RUT) or by obligation (operation); parallel processes for management and designation where a customer can be assigned to phone collection process, and at the same time, for a field collection process; rating and ranking of demographic data for each user based on contacts made; flexibility to adapt to new situations and to integrate itself with other systems; integration with PDA devices for field collection management, incorporating this or other technologies. At this moment we are in process of certification under the ISO 27001 standard which is related to information security processes.

Diferences between iCS Enterprise and iCS Express

iCS Enterprise is a tool especially oriented to entities that manage significant amounts of portfolio. Its well known for being the most comprehensive software for managing collection in all its ages. Included among other features: telephone based collections, onsite visits module, specialized reports, pre legal and legal modules, correspondence, negotiations, payment arrangements, collection score, predictive markers integration, etc. iCS Express is a low-cost technology collection solution, developed especially for entities that manage small volume portfolios and do not require all the features of iCS Enterprise for its management. iCS Express has a quick and easy installation, it do not need any additional licenses as it brings the packaged software base that is required for its operation; maintenance is contracted quarterly. Also it has the possibility to scale form iCS Express to iCS Enterprise.

Next page: Professional Services

ii. Professional Services

As a complement to the products and software solutions that FSC provides to its customers, we have included training , education and consulting services, key services for a successful deployment in the collections area; next you can learn about our professional services. Education: As the foundation for the proper use of our collection solution, FSC has created a series of trainings for the proper use of the iCS application by the different users involved in the process of collection. Consulting Services: Based on the best practices gotten by FSC in more than fourteen years of experience implementing collection solutions, FSC offers its customers consulting services for the best operative implementation of the collection management system with iCS.

