



▶ Creating Effective Collection Strategies for Enterprises

A financial analytics solutions company engages Emtec to develop a web application that creates effective collection risk strategies based on account credit risk.

The Challenge

This financial analytics firm wanted to offer a web-hosted solution to its enterprise clients that would analyze their end user data and generate credit scores. These would then be used to measure credit and collection performance for the company as a whole or at the individual account level. Reports would need to provide their enterprise clients with higher quality analytics for credit risk and management decision support.

Emtec Solution

Emtec developed a web-based report and query solution for developing effective credit and collection strategies. The solution offers users the functionality to observe how the credit and collection risk of their accounts are changing over time. Clients can determine how each analyst, collector, or sales accounts are doing relative to their peers and risk level. Users now have the ability to create custom watch lists from custom queries which provide early warning on accounts at risk.

Enterprises can utilize various filtering and reporting capabilities to review and analyze their information and to measure credit and collection performance. This provides detailed information and graphical analysis by risk class and credit risk change over time.

Reports can be quickly created and exported to Excel, text file and CSV formats. Also, in compliance with government regulations, the system is also capable of producing reports for Sarbanes-Oxley audits.

Emtec's engineers developed the application as a .Net based n-tier application using Microsoft SQL Server as the backend. They also employed Microsoft Enterprise Application Blocks which enforces best patterns and practices for enterprise class development. The system also has the ability to import large amounts of data through an automatic data import facility.

Outcome

The financial analytics firm can now offer a solution for their enterprise clients to assess the impact of their risk strategies on their entire portfolio, important segments, or on individual accounts. The web-based querying and reporting and data mining application leverages the data for their clients to develop performance and risk based collection strategies. Enterprises now have the ability to make better, more cost productive decisions. The Emtec development team successfully delivered and put in production a fully functioning application on time and within budget.

Established in 1964, Emtec, Inc. is a systems integrator that provides IT services and products to the federal, state, local, education and commercial markets. Our market leading value-based management methods, coupled with best-in-class IT technology, consulting and development services, address a wide range of specific client needs, as well as support broader IT transformation initiatives. Emtec's service capabilities span the United States, Canada and countries around the globe.