DHIR DEBT MANAGEMENT SYSTEM (DDMS)

USER GUIDE

FOR

COLLECTOR

TABLE OF CONTENTS

INTRODUCTION

This manual provides you with the steps and instructions how to use the **Dhir Debt Management System (DDMS)**.

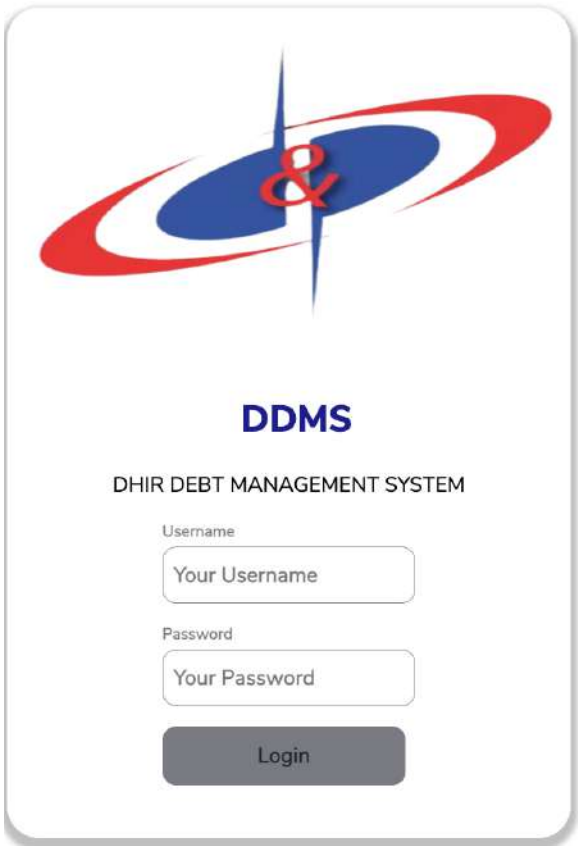
HOW TO USE THIS MANUAL

This manual serves as a reference guide for the **DDMS** for Collector /Agent access.

COLLECTOR/AGENT ACCESS

1.0 LOG IN

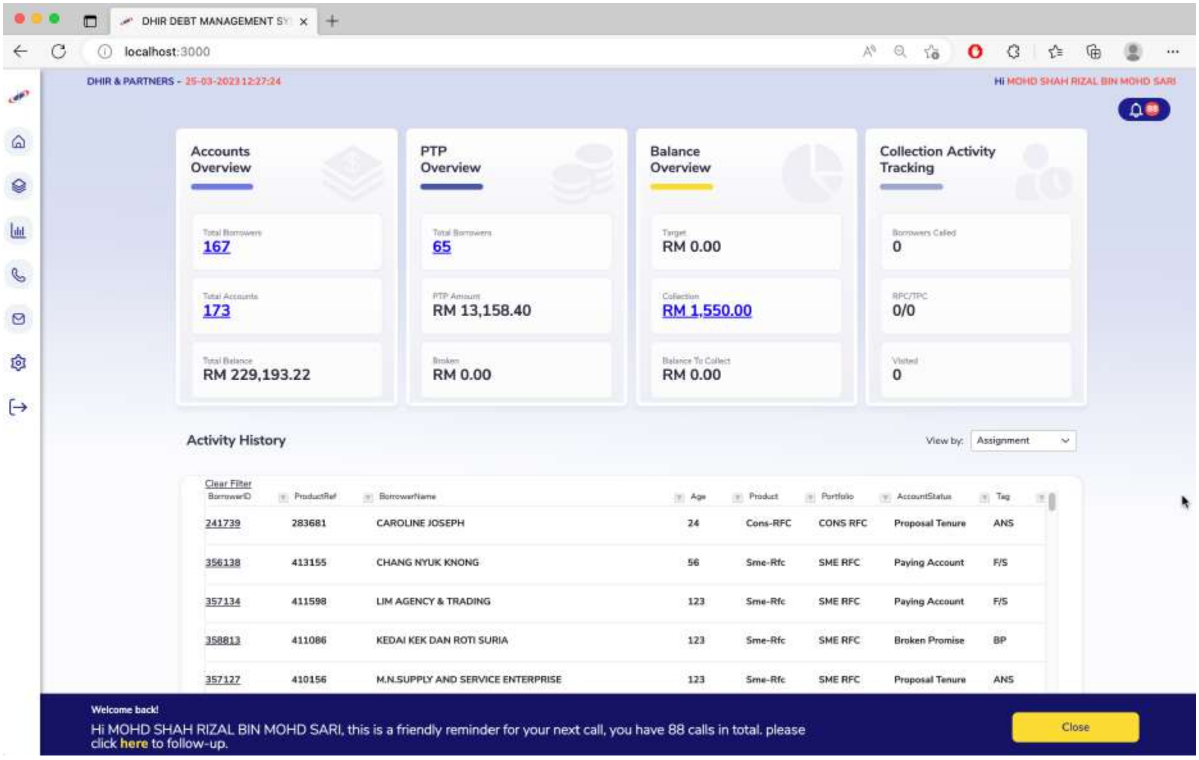
Enter your login and password in the Login screen. Please contact the administrator if you have problem to login.



1.1 COLLECTOR/AGENT INTERFACE

Upon successful of the login process, system will redirect you to the dashboard module which consists of the following sections:

- Navigation section
- Content Area



Navigation section

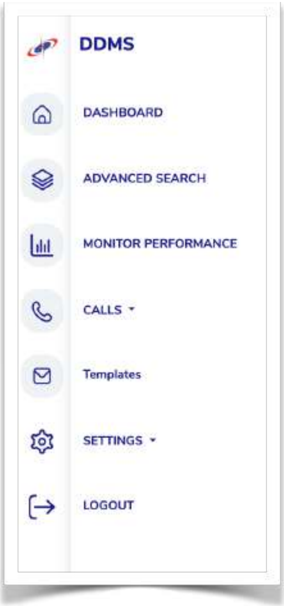
In the left column, the navigation section allowing you to access to the content of the system menu.

Content Section

In the right column, all the content page that you selected via navigation section will be displayed

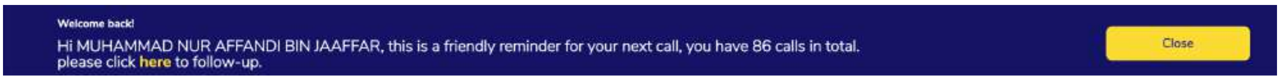
2.0 NAVIGATION SECTION

In order to access the navigation section, just simply hover your mouse onto the navigation area. The navigation menu will be displayed in accordance to your access level which consists of the following content:



2.1 DASHBOARD

From the dashboard summary, you can easily find your reminder/next call list via system reminder as shown below:

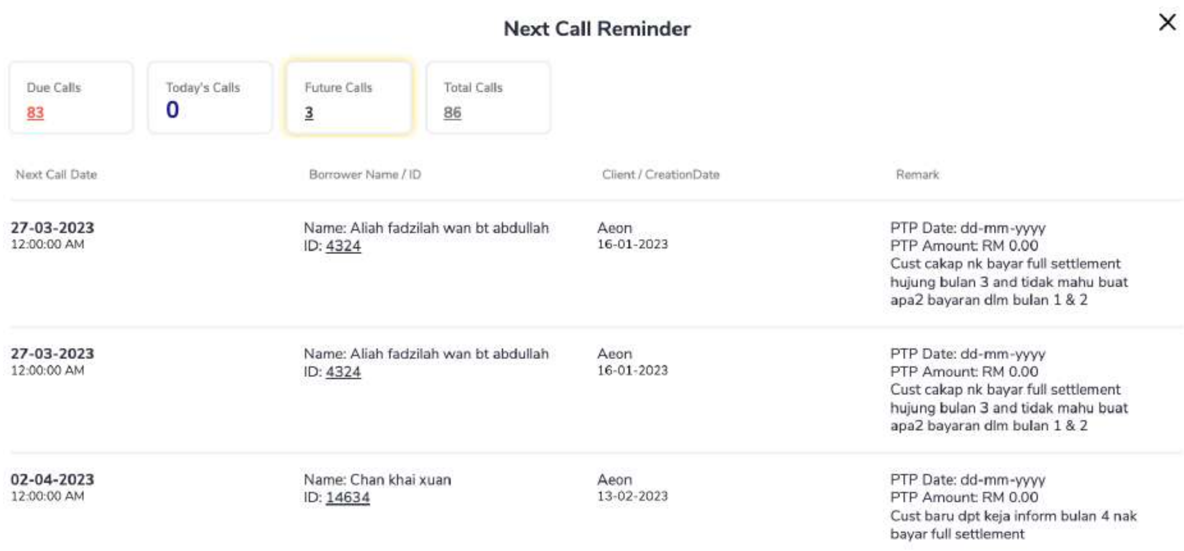


Or by clicking on the system notification counter 

2.1.1 NEXT CALL REMINDER

Under the Next Call Reminder Pop-up, we have grouped your Next Call Reminder into four (4) types.

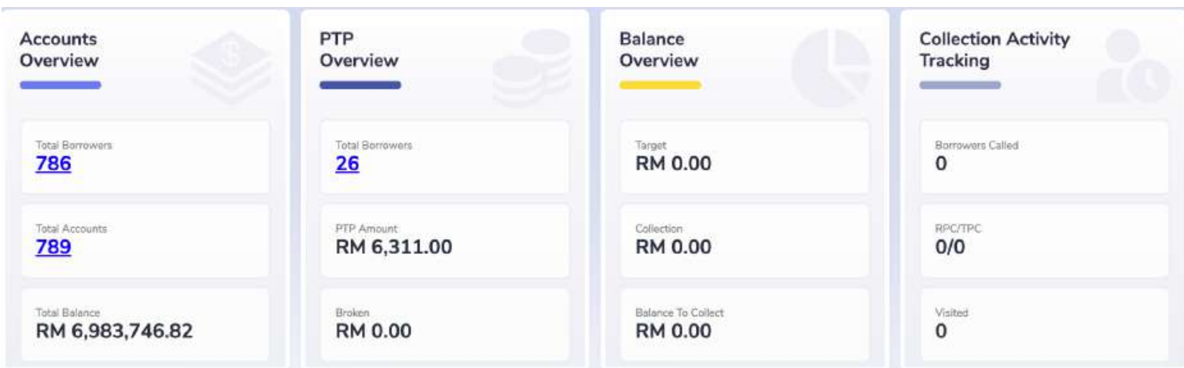
- **Due Calls** – All your past **Next Call** Reminders which didn't follow-up
- **Today's Calls** – All your current day **Next Call** reminders
- **Future Calls** - All your future **Next Call** reminders
- **Total Calls** – Your total **Next call** Reminders



By clicking on the number under each category under the **Next Call** Reminder Pop-up, you can list down the reminders accordingly as shown above.

From the dashboard, you can easily find your day to day account to follow up and your account productivity. The system will display 4 divisions consist of:

- **ACCOUNTS/FILE HOLDING OVERVIEW**
- **PTP(PROMISE TO PAY) OVERVIEW**
- **TARGET & BALANCE OVERVIEW**
- **PRODUCTIVITY OVERVIEW**



ACCOUNTS OVERVIEW :

This division displays the below items:

1. Total Borrowers: Total number of borrowers assigned to collector.

2. Accounts: Number of accounts available under the borrowers assigned.

3. Balance: Total outstanding balance of the borrowers assigned.

- By clicking on the total borrower, the system will display the borrower summary grouping by the clients together with their productivity and KPI.

DASHBOARD CLIENT SUMMARY

#	CLIENT	FILE HOLDINGS			Mar-2023 PTP		TARGET	Mar-2023 COLLECTIONS		Mar-2023 CALLS/VISIT			
		Borrowers	Accounts	Balance	Borrowers	Amount	TargetAmount	Borrowers	Amount	NOB Called	NOB Visited	RPC	TPC
1	AEON	786	789	RM 6,983,746.82	26	RM 6,311.00	RM 0.00	0	RM 0.00	0	0	0	0
Total		786	789	RM 6,983,746.82	26	RM 6,311.00	RM 0.00	0	RM 0.00	0	0	0	0

- By clicking on the total account, the system will display the account summary grouping by their status.

STATUS SUMMARY

Client: AEON NOB: 786 Balance: 6,983,746.82

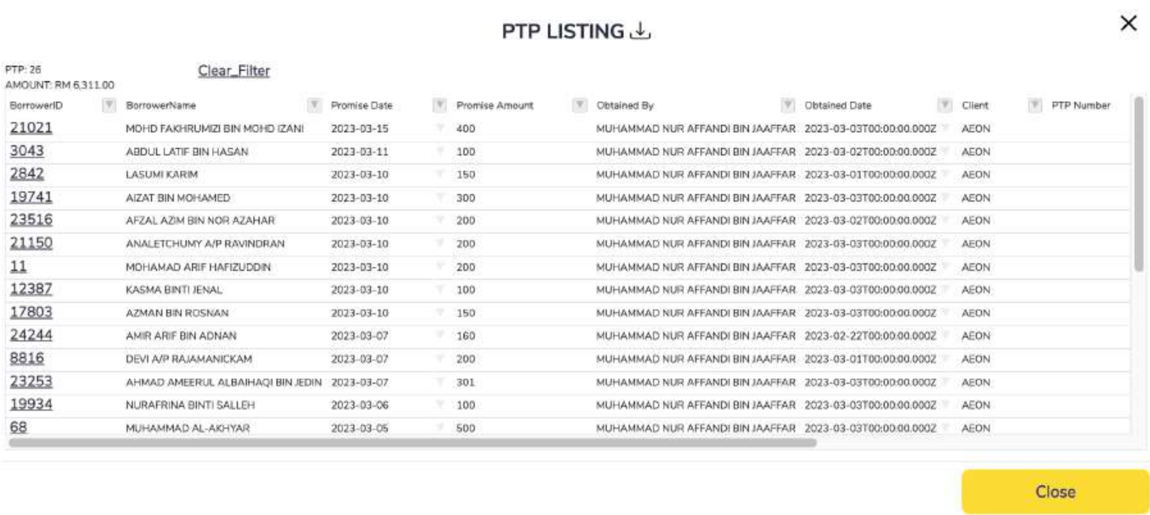
#	STATUS	Borrowers	Accounts	Balance
1	Work In Progress	592	589	RM 5,368,544.11
2	Under Negotiation	74	74	RM 500,372.04
3	Request For Reshuffle	63	63	RM 725,714.71
4	Proposal Tenure	31	31	RM 219,404.45
5	Broken Promise	17	17	RM 140,600.39
6	Promise To Pay	7	7	RM 28,749.91
7	Paying Account	5	5	RM 361.21

PROMISE TO PAY (PTP) OVERVIEW:

This division displays the below items:

1. Total Borrowers: Total borrowers promised to pay current month.
2. PTP Amount: Total promise amount payable.
3. Broken: Total broken promise amount.

- By clicking on the Total Borrowers, you can get all your PTP account list as shown below:



PTP LISTING

PTP: 26
AMOUNT: RM 6,311.00

Clear_Filter

BorrowerID	BorrowerName	Promise Date	Promise Amount	Obtained By	Obtained Date	Client	PTP Number
21021	MOHD FAKHRUMIZI BIN MOHD IZANI	2023-03-15	400	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
3043	ABDUL LATIF BIN HASAN	2023-03-11	100	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-02T00:00:00.000Z	AEON	
2842	LASUMI KARIM	2023-03-10	150	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-01T00:00:00.000Z	AEON	
19741	AIZAT BIN MOHAMED	2023-03-10	300	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
23516	AFZAL AZIM BIN NOR AZAHAR	2023-03-10	200	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-02T00:00:00.000Z	AEON	
21150	ANALETCHUMY A/P RAVINDRAN	2023-03-10	200	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
11	MOHAMAD ARIF HAFIZUDDIN	2023-03-10	200	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
12387	KASMA BINTI JENAL	2023-03-10	100	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
17803	AZMAN BIN ROSNAN	2023-03-10	150	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
24244	AMIR ARIF BIN ADNAN	2023-03-07	160	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-02-22T00:00:00.000Z	AEON	
8816	DEVI A/P RAJAMANICKAM	2023-03-07	200	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-01T00:00:00.000Z	AEON	
23253	AHMAD AMEERUL ALBAIHAQI BIN JEDIN	2023-03-07	301	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
19934	NURAFRINA BINTI SALLEH	2023-03-06	100	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	
68	MUHAMMAD AL-AKHYAR	2023-03-05	500	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-03T00:00:00.000Z	AEON	

Close

- You can also apply the filter and sort (ascending/descending) on any columns as you wish. In order for you to sort, you just move your mouse cursor at the end of each column and click to sort.

TARGET & COLLECTIONS OVERVIEW:

This division displays the below items:

1. Target: Agent target preset by the Team Leader (TL)/Manager (Mgr)
2. Collection: Total amount collected by the agent month to date (MTD).
3. Balance to collect: Remaining amount to be collected less collection.

PRODUCTIVITY OVERVIEW:

This division displays the below items:

1. Borrowers Called: Total borrowers have been called by the agent.
2. RPC/TPC: From total calls, how many right party contact (RPC) obtained by agent and also how many call answered by the 3rd party contact (TPC).
3. Visited: Total borrowers have been visited by the agent.

- By clicking on the Borrowers Called, you can get all your called listing as shown below:

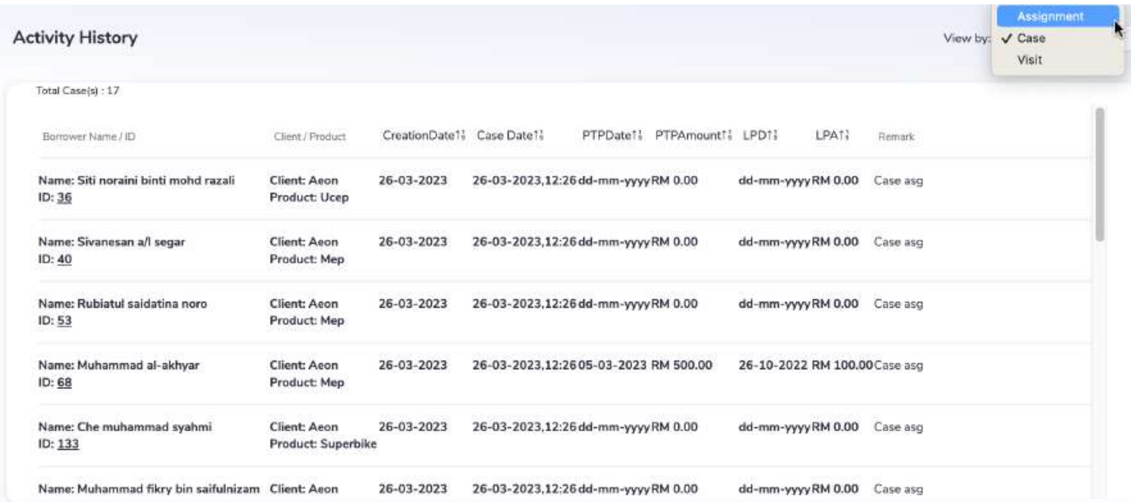
CALLS LISTING

CALLS: 4 Clear_Filter

BorrowerId	BorrowerName	Client	Collector	CallDate	Outcome	Disposition	NumberDialed	CallType	Re
4	ISAN A/L ANGAH	AEON	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-26	RPC	NEGOTIATION	0194268975	OUT	SI
11	MOHAMAD ARIF HAFIZUDDIN	AEON	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-26	TPC	NOT_AVAILABLE	073865401	OUT	SI
1064	GNANASELVAM A/P RAMAIAH	AEON	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-26	RNA	RNA	01110626956	OUT	SI
1064	GNANASELVAM A/P RAMAIAH	AEON	MUHAMMAD NUR AFFANDI BIN JAAFFAR	2023-03-26	RNA	RNA	0389259042	OUT	SI

2.1.2 ACTIVITY HISTORY

Under this section, you can have an option to view your **Assignment** (File Holding), **Case** (Account assign for you follow up) and also **Visit** (Account assign for your visit) as shown below:


Activity History

View by: Assignment / ✓ Case / Visit

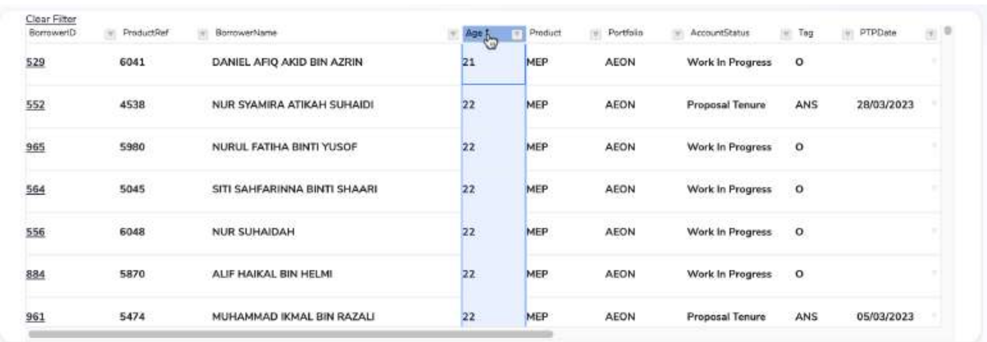
Total Case(s) : 17

Borrower Name / ID	Client / Product	CreationDate	Case Date	PTPDate	PTPAmount	LPD	LPA	Remark
Name: Siti noraini binti mohd razali ID: 36	Client: Aeon Product: Ucep	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Sivanesan a/l segar ID: 40	Client: Aeon Product: Mep	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Rubiatul saidatina noro ID: 53	Client: Aeon Product: Mep	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Muhammad al-akhyar ID: 68	Client: Aeon Product: Mep	26-03-2023	26-03-2023,12:26	05-03-2023	RM 500.00	26-10-2022	RM 100.00	Case asg
Name: Che muhammad syahmi ID: 133	Client: Aeon Product: Superbike	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Muhammad fikry bin saifulnizam	Client: Aeon	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg

If you click on "**Assignment**" section, the system will highlight that particular tab and display the corresponding listing details. You can open the Borrower Screen by clicking on the hyperlink under **'Borrower Id'** then system will take u to the borrower details screen upon clicking the link.

2.1.3 SORTING

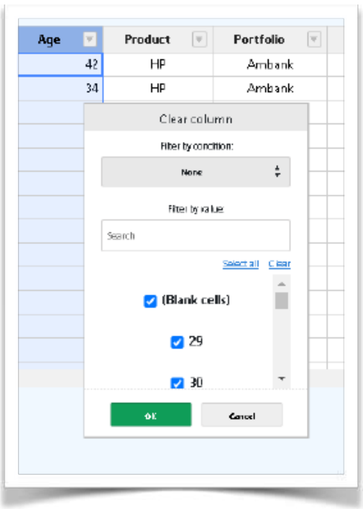
You can sort the file assignment based on any column by clicking nearer to the column name that you want to sort. In the above example we want to sort by **Age** & hence we clicked nearer to the column **"Age"** and system sorted the result accordingly.


Clear Filter

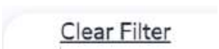
BorrowerID	ProductRef	BorrowerName	Age	Product	Portfolio	AccountStatus	Tag	PTPDate
529	6041	DANIEL AFIQ AKID BIN AZRIN	21	MEP	AEON	Work In Progress	O	
552	4538	NUR SYAMIRA ATIKAH SUHAIDI	22	MEP	AEON	Proposal Tenure	ANS	28/03/2023
965	5980	NURUL FATIHA BINTI YUSOF	22	MEP	AEON	Work In Progress	O	
564	5045	SITI SAHFARINNA BINTI SHAARI	22	MEP	AEON	Work In Progress	O	
556	6048	NUR SUHAIDAH	22	MEP	AEON	Work In Progress	O	
884	5870	ALIF HAIKAL BIN HELMI	22	MEP	AEON	Work In Progress	O	
961	5474	MUHAMMAD IKMAL BIN RAZALI	22	MEP	AEON	Proposal Tenure	ANS	05/03/2023

2.1.4 FILTERING (AS IN EXCEL WORK SHEET):

You can filter the file assignment based on any column by clicking **"Arrow" icon** nearer to the column name that you want to filter. In the above example we want to filter by **Age** & hence we clicked the "Arrow" icon nearer to the column **"Age"** and system display the filter options for you to apply the filter.



You can select the range by filtering it by value and click the button **"OK",** and then system will filter as per the filtered values & display the listing as in Excel.



You can always revert / clear your filter results by clicking the **"Clear Filter"** hyperlink as displayed in above screenshot.

2.1.5 CASE

My Cases are the day to day tasks created by your Team leader (TL) or Manager (Mgr) to the agent / can be created by collector to themselves. Upon having this type of tasks, you can open the borrower screen by clicking the "BorrowerId" blue colour hyperlink & call the borrowers based on the listing & *once the borrower has been called then system automatically remove that particular borrower details from listing under the "CASE" tab.* If all the borrowers under the "CASE" has been called then system removes all the borrowers from listing under this tab.

As your Team Leader (TL)/Manager (Mgr), they can monitor the collector's day-to-day tasks whether it is completed (or) not in their "Collector Performance Monitoring" screen. So it is collector's responsibility to complete all the cases assigned by their TL/Mgr.

Activity History

View by: Case

Total Case(s) : 17

Borrower Name / ID	Client / Product	CreationDate	Case Date	PTPDate	PTPAmount	LPD	LPA	Remark
Name: Siti noraini binti mohd razali ID: 36	Client: Aeon Product: Ucep	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Sivanesan a/l segar ID: 40	Client: Aeon Product: Mep	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Rubiatul saidatina noro ID: 53	Client: Aeon Product: Mep	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Muhammad al-akhyar ID: 68	Client: Aeon Product: Mep	26-03-2023	26-03-2023,12:26	05-03-2023	RM 500.00	26-10-2022	RM 100.00	Case asg
Name: Che muhammad syahmi ID: 133	Client: Aeon Product: Superbike	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg
Name: Muhammad fikry bin saifulnizam	Client: Aeon	26-03-2023	26-03-2023,12:26	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Case asg

CASE SORTING:

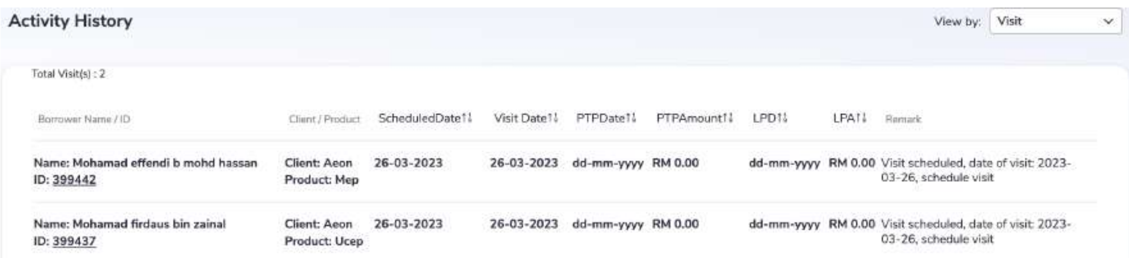
CreationDate	Case Date
26-03-2023	26-03-2023,12:26
26-03-2023	26-03-2023,12:26
26-03-2023	26-03-2023,12:26
26-03-2023	26-03-2023,12:26

You can sort your cases assigned by your supervisor / Manager by clicking the "Up Arrow" icon as show in screenshot. Once clicked then

system will sort the listing based on the sorting column as shown in the side screen shot.

2.1.6 VISIT

My Visit is the section division where you can see your entire visit scheduled to the agent by their respective TL/Mgr as shown below:



Activity History

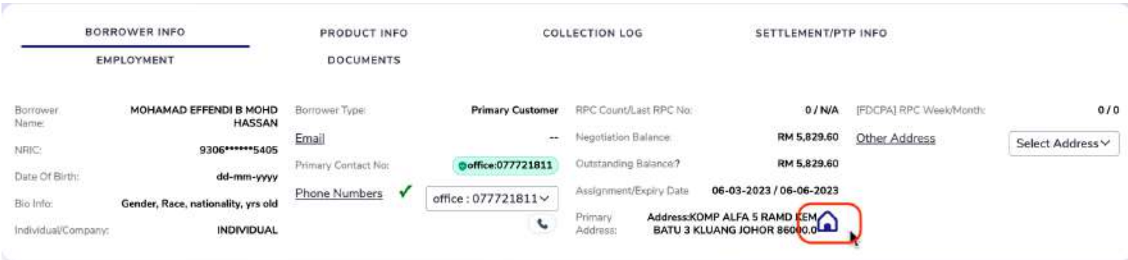
View by: Visit

Total Visit(s) : 2

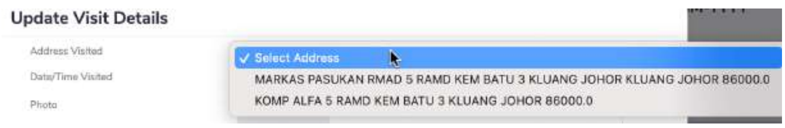
Borrower Name / ID	Client / Product	ScheduledDate	Visit Date	PTPDate	PTPAmount	LPD	LPA	Remark
Name: Mohamad effendi b mohd hassan ID: 399442	Client: Aeon Product: Mep	26-03-2023	26-03-2023	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Visit scheduled, date of visit: 2023-03-26, schedule visit
Name: Mohamad firdaus bin zainal ID: 399437	Client: Aeon Product: Ucep	26-03-2023	26-03-2023	dd-mm-yyyy	RM 0.00	dd-mm-yyyy	RM 0.00	Visit scheduled, date of visit: 2023-03-26, schedule visit

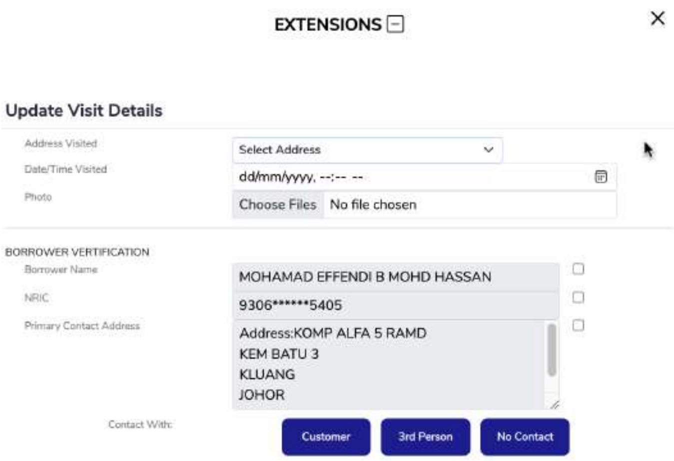
Upon having this Visit listing, you can open the borrower screen by clicking the “BorrowerId” blue colour hyperlink & update the borrower visit outcome based on the address visited & *once the borrower visit outcome updated then system automatically remove that particular borrower details from listing under the “VISIT” tab.* If all the borrowers under the “VISIT” have been updated with their visit outcome then system removes all the borrowers from listing under this tab.

Agent can update the visited outcome by clicking on the “House Icon” as shown below.



Agent can select the visited address from the dropdown list and also they can upload the photo of their sighted house or car as a proof.





As your TL/Mgr, they can monitor the collector’s day-to-day visits whether it is completed (or) not in their “Collector Performance Monitoring” screen. So it is collector’s responsibility to complete all the visits assigned by their team leaders.

2.2 ADVANCED SEARCH

In this module, you can search any information by key-in the respective search data in the Advanced Search module

With this module, collector can pull out the files by applying the **advanced filters** as show above and can do the next action for the selected files.

1. BorrowerID: This is unique id generated by the system for each borrower

2. ProductRef: This is unique id generated by the system for each borrower account.

3. Borrower Name / NRIC: Search by the borrower name / NRIC

4. TPS Batch: Search the files based on the TPS batch information uploaded on system.

5. Batch Reference: Search the files based on the uploaded batch information as per system.

6. State/City/PostCode: Search by the borrower residential state/city/PostCode

7. Age/DOB: Search by the borrower age and date of birth.

8. Phone no/Email: Search the borrower based on phone number (or) email.

9. CO Year / Product: Search the borrower based on account charge of year / product (HP/Cards).

10. Account no / Account Status: Search by the borrower's account number (or) status of account (new assignment/work in progress/ptp).
11. Card Number: Search by the borrower's card account number.
12. Service Number: Search by the account service number.
13. Promise start end/end date: Search the borrower's ptp accounts based on promise to pay start date & end date.
14. Proposal start end/end date: Search the borrower's proposal accounts based on proposal start date & end date.
15. Last Paid Date/Amount: Search the borrower's paid accounts based on paid date (or) paid amount.
16. HP Plate no: Search the borrower's proposal accounts based on hire purchase plate number.
17. Collector: Search the borrower's accounts based on collector file assignment.
18. Assignment Date (Start & end date): Search the borrower's accounts based on assignment start date and end date.
19. Expired Account (Yes/No): Search the all the expired / not expired accounts.
20. Case Date (Start & end date): Search the borrower's accounts based on case start date & end date (day-to day task).
21. RPC Date (Start & end date): Search the borrower's accounts based on contact established date with the customer.
22. Visit Date (Start & end date): Search the borrower's accounts based on date visited the customer.
23. Outstanding Balance (Start & end date): Search the borrower's accounts based on outstanding balance.
24. Negotiation Balance (Start & end date): Search the borrower's accounts based on negotiation balance.

22. Last Action Date (Start & end date): Search the borrower's accounts based on last action on any account.

23. Last Call Date (Start & end date): Search the borrower's accounts based on last call on any account.

24. Legal Status/SubStatus: Search the borrower's accounts based on account legal status(Judgment/Bankruptcy) and legal SubStatus(POD Filed etc.)

25. Last Call Outcome: Search the borrower's accounts based on outcome of the last call (Right party contact/3rd party contact/wrong number/AKPK/negotiation etc).

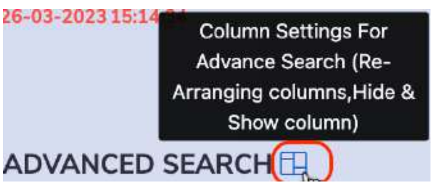
26. Checking Payment Date (Start & end date): Search the borrower's accounts based on checking payment date entered by collector at time of call with the customer.

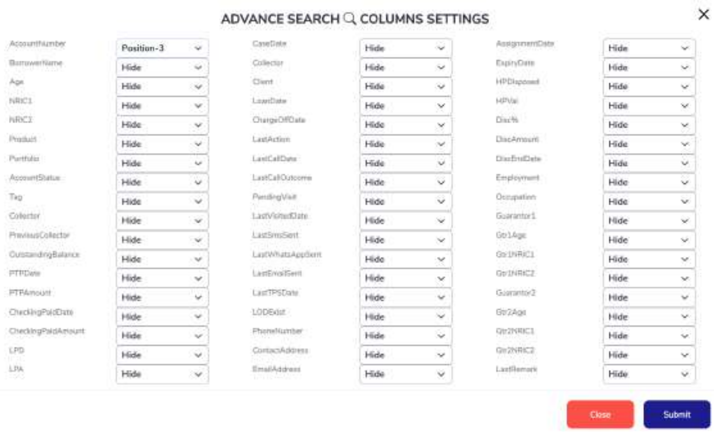
27. RPC Time (Start & end date): Search the borrower's accounts based on contact established time with the customer.

28. Contact Information: Search the borrower's account having contact details(With Phone/Without Phone/ With Address/Without Address/With Phone & Address/ Without Phone & Address).

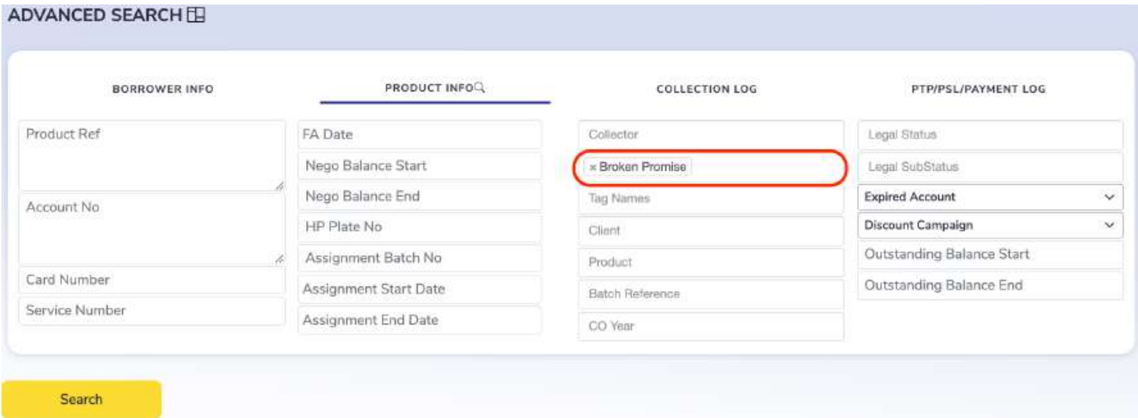
29. LOD Exist (Yes/No): Search the all the accounts having the LOD(letter on demand).

    User has an option to re-arrange the column position and also hide and show the columns as per their desired by clicking the "Column Setting" option as shown below:

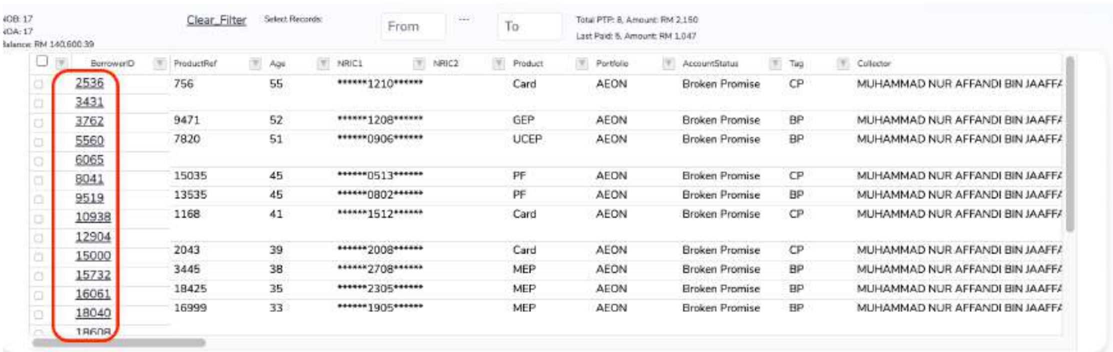




For example, you can select the account status and then click search as below.

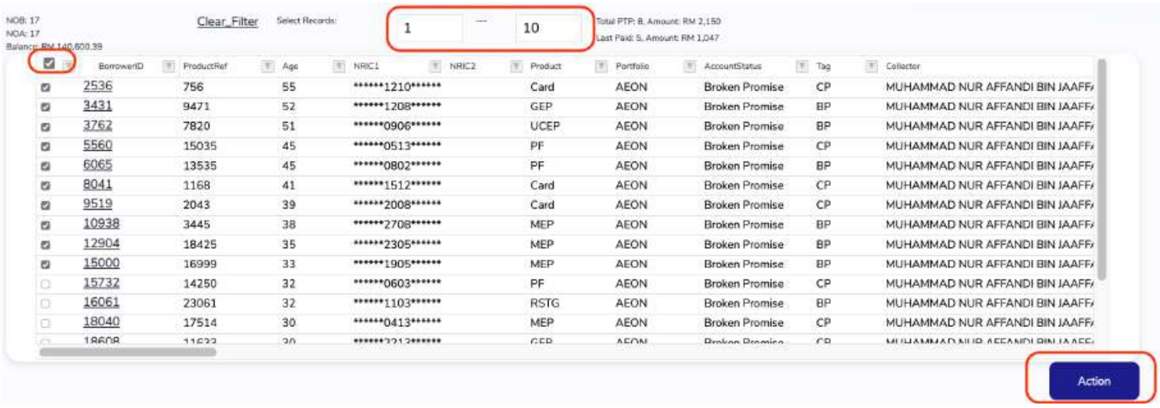


The system will display the record set according to your search criteria.



You can click on the **BorrowerID** link to access the accounts details

2.2.1 ACTION ON FILTERED ACCOUNT



1. After the files filtered, we can select the accounts & do action we want to take place on the selected accounts.

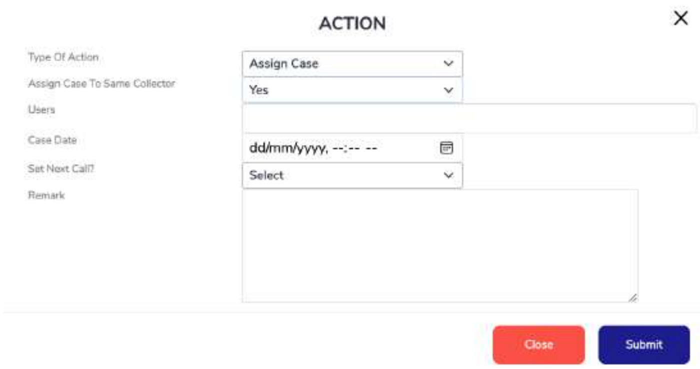
2. We can select the account by clicking the ***check box*** on the top left corner. This event will select all the accounts.

3. Or we can select the account by entering the selection range in “From” & “To” columns. If you want to select the accounts from 1 to 10 index then key-in 1 in From column & 10 in “To” column.

4. Once Account selected then system will display the **“Action”** button at the bottom of the page. Please click the “Action” button then you will see the “POP-UP” screen where you can do list of action for the selected accounts.

2.2.2 TYPE OF ACTIONS

1. Assign Case: Collector can assign new case to themselves for their next actions/call.

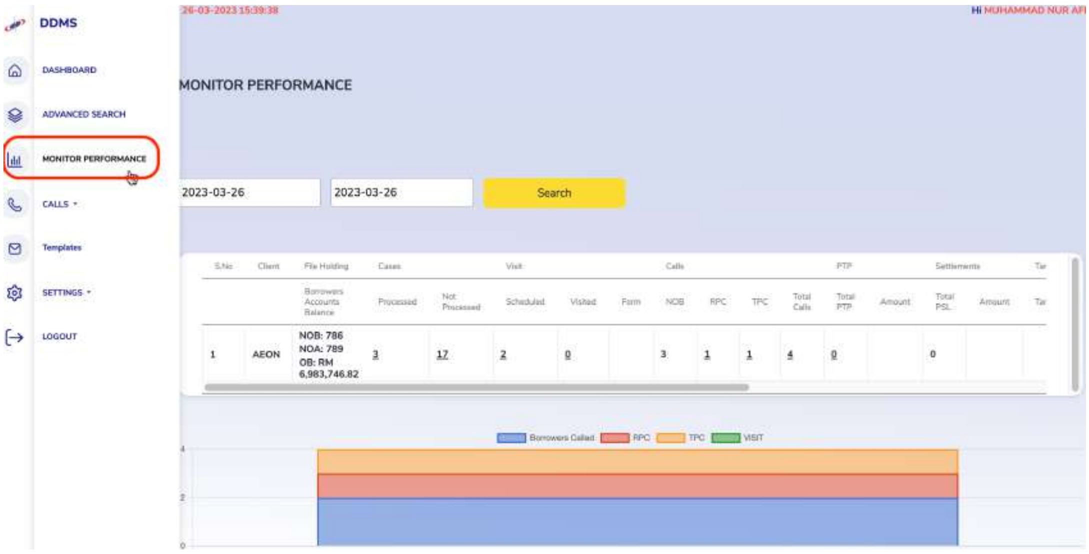


2. Collector must select the “Case Date” & enter the remark.
3. Change Status: Collector can change the status of the account selected.
4. Delete Case Assigned: Collector can delete the case assigned to them.
5. Remark: Collector can upload bulk remark for the selected accounts.
6. Request LOD: Collector can request Letter on Demand for the selected accounts.
7. Tag/Untag Accounts: Collector can change the Tag names/ remove the tags for the selected accounts.

2.3 CHANGE PASSWORD

You can change your password by entering the details needed.

2.4 MONITOR PERFORMANCE



1. Collector can analyse their own performance based on the start Date & End date they are selecting.
2. Upon searching the performance, system will list down the collector performance for the clients.

3. From the Performance table chart above, collector can analyse how many files assigned to them & from it how many customers they called/obtain PTP/ collections etc.

4. Collector can click on the number hyperlink to preview the borrower accounts.

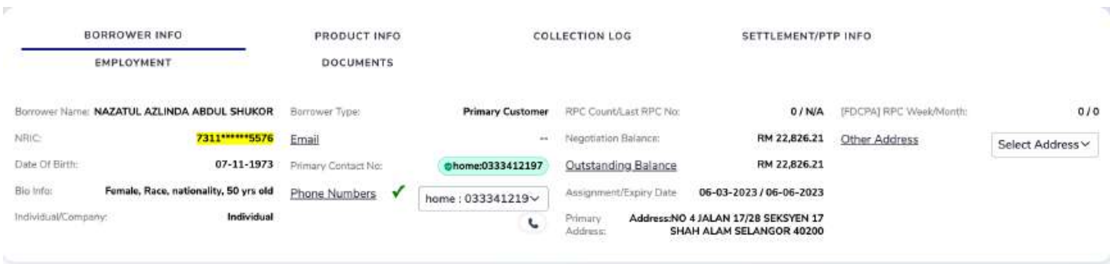
2.5 SIGNOUT

You can click on “LogOut” link to log out from the session.
Note: Please ensure to logout properly by clicking on the Logout link.

3.0 CUSTOMER ACCOUNTS

When you click on the borrower ID link, you will be redirected to the customer accounts page. It consist of:

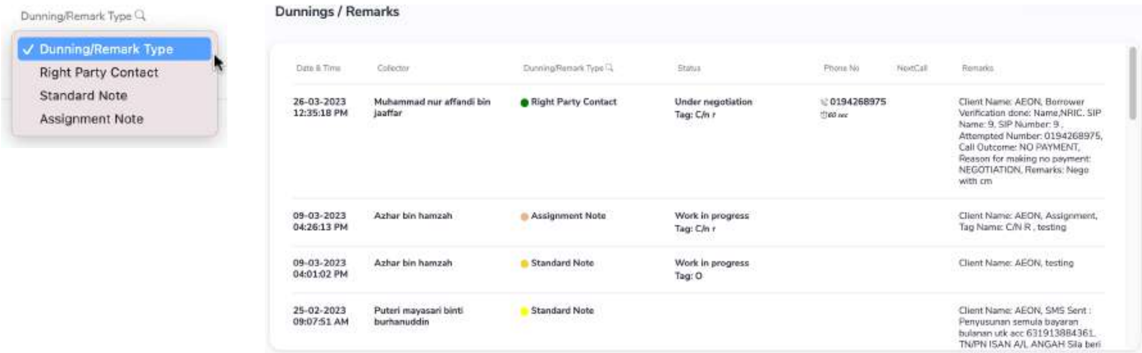
- Borrower Details
- Products Details
- Call / Visit / SMS Details
- Settlement / PTP Details
- Employment Details
- Documents



On the top left of the debtor information, there will be two links consist of My Cases and Next Case. You can work on your next case account by simply click on the Next Case hyperlink and update the necessary outcome based on your call or visit outcome.

By clicking on My Cases hyperlink, there will be a pop-up window that consists of your entire cases list and your next calls list.

The dunning/remarks at the bottom part will display the collection activity between the users and the borrower. You have an option to filter the dunning/ remarks by simply click on the Dunning/Remarks dropdown for your specific dunning/remarks review.



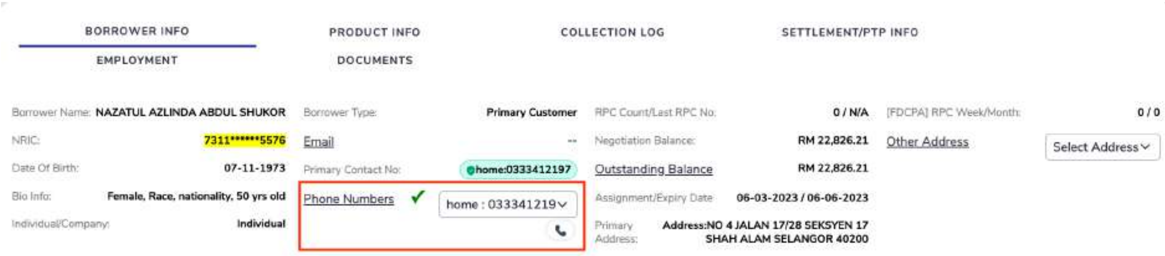
3.1 BORROWER DETAILS

This is the main screen of the borrower which clearly indicate the Borrower details i.e Name, NROC, DOB, Age, Phone Numbers, Total Outstanding Balance and others.

In the event if the account is link to multiple participants, you can select from the Borrower ID dropdown to switch to each of them.

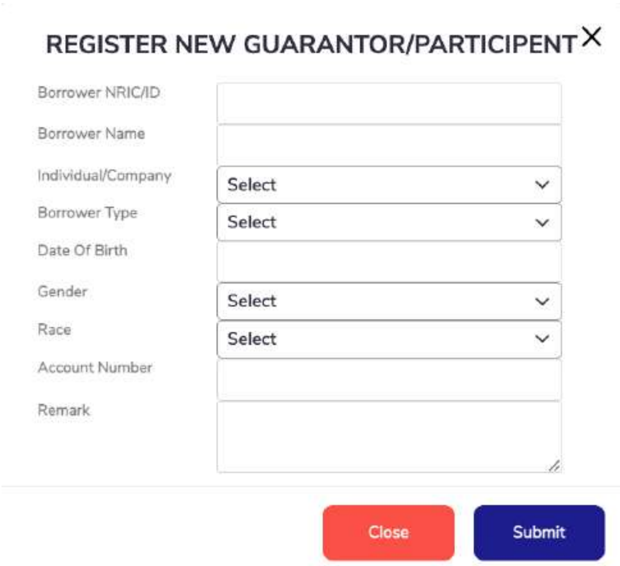
When you can click the "Borrower Name" link then system will open the pop-up window with the participant details.

If the NRIC is highlighted in yellow colour means, borrower has more than one account.

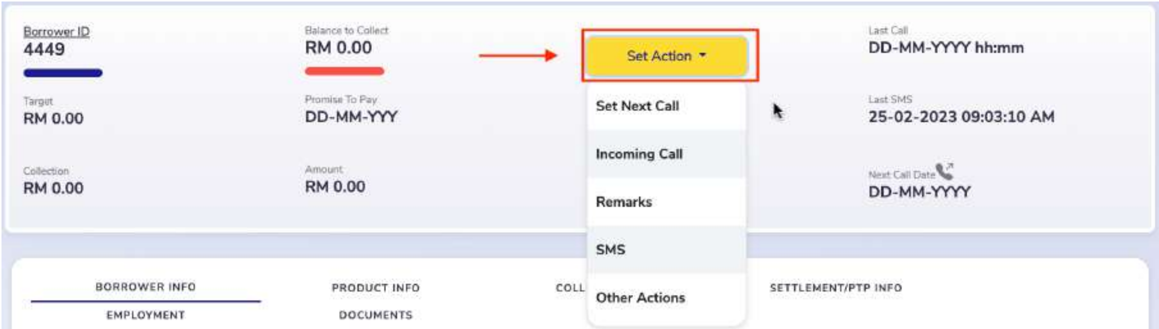


You can take an action from this screen to call the borrower or update the outcome of the visits. On the other hand, you also can create a next call reminder & update the outcome of the incoming call and review of the account.

In the event, you need to register a new participant or guarantor, you can go a head and click on the "Borrower ID" hyperlink and a new windows will be open for you to update the new information as shown below.



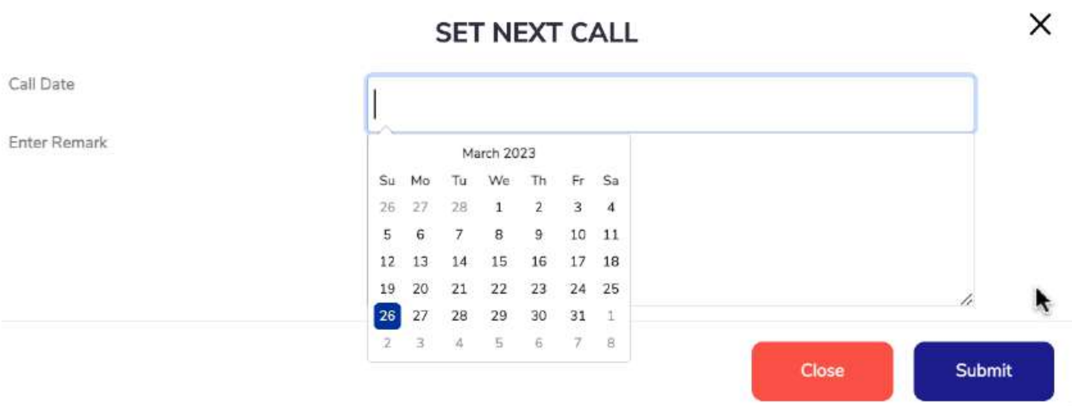
3.1.1 SET ACTION



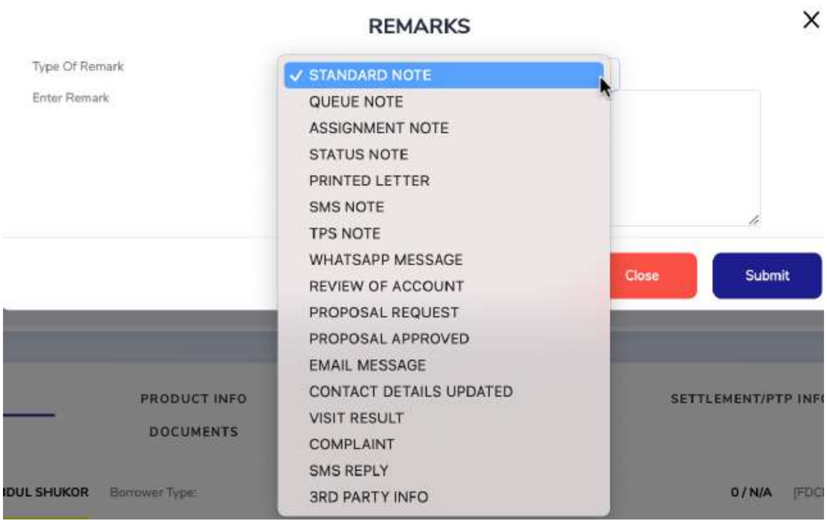
You can click on the "Set Actions" button to take actions such as Set Next Call, Incoming Call, Remarks, Send SMS, Change Status of Account, Delete Case assigned, Delete Scheduled Visit and Tag/Untag Accounts.

3.1.2 SET NEXT CALL

1. Press the "Set Next Call" button and system pop-up this window
2. Set the Call Date & Enter the dunning Remark
3. Press the submit button to set the Next Call reminder

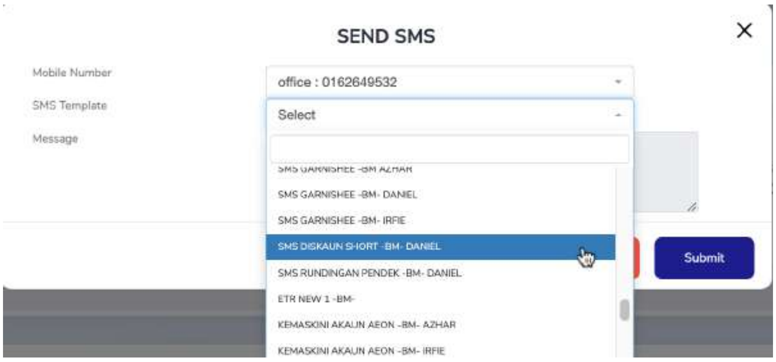


3.1.3 REMARKS



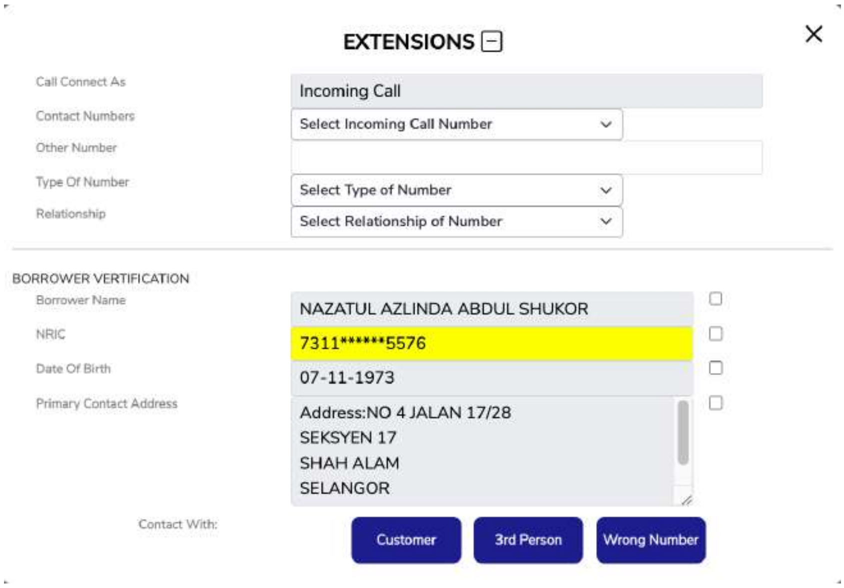
1. Press the “Remark” button and system pop-up this window
2. Select “Type of Remark” & Enter the dunning Remark
3. Press the submit button to capture the dunning for the account

3.1.4 SMS



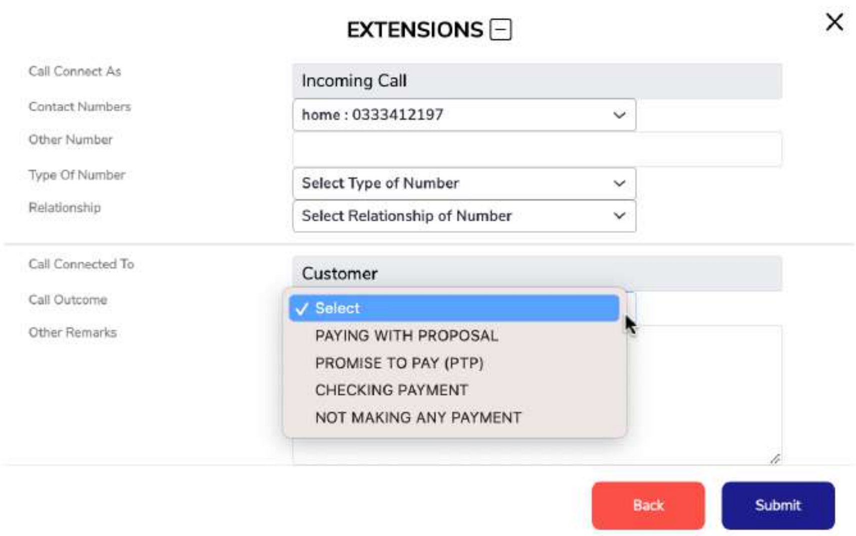
1. Press the “SMS” button and system pop-up this window.
2. Select “Mobile Number” which you want to send SMS.
3. Select the “SMS Template” using which you want to send SMS.
4. Press the submit button to blast SMS.

3.1.5 INCOMING CALL



1. Press the "Incoming Call" button and system pop-up this window
2. Select the Contact Number from which we received the incoming call
3. If the Number is not in the "Contact Number" list then enter the new number in the "Other Number" text box , Select "Type of Number" & "Relationship" of new number
4. Verify the incoming call information by selecting a minimum of 1 parameters.
5. Select the incoming call outcome either contact with the Customer or 3rd Person.

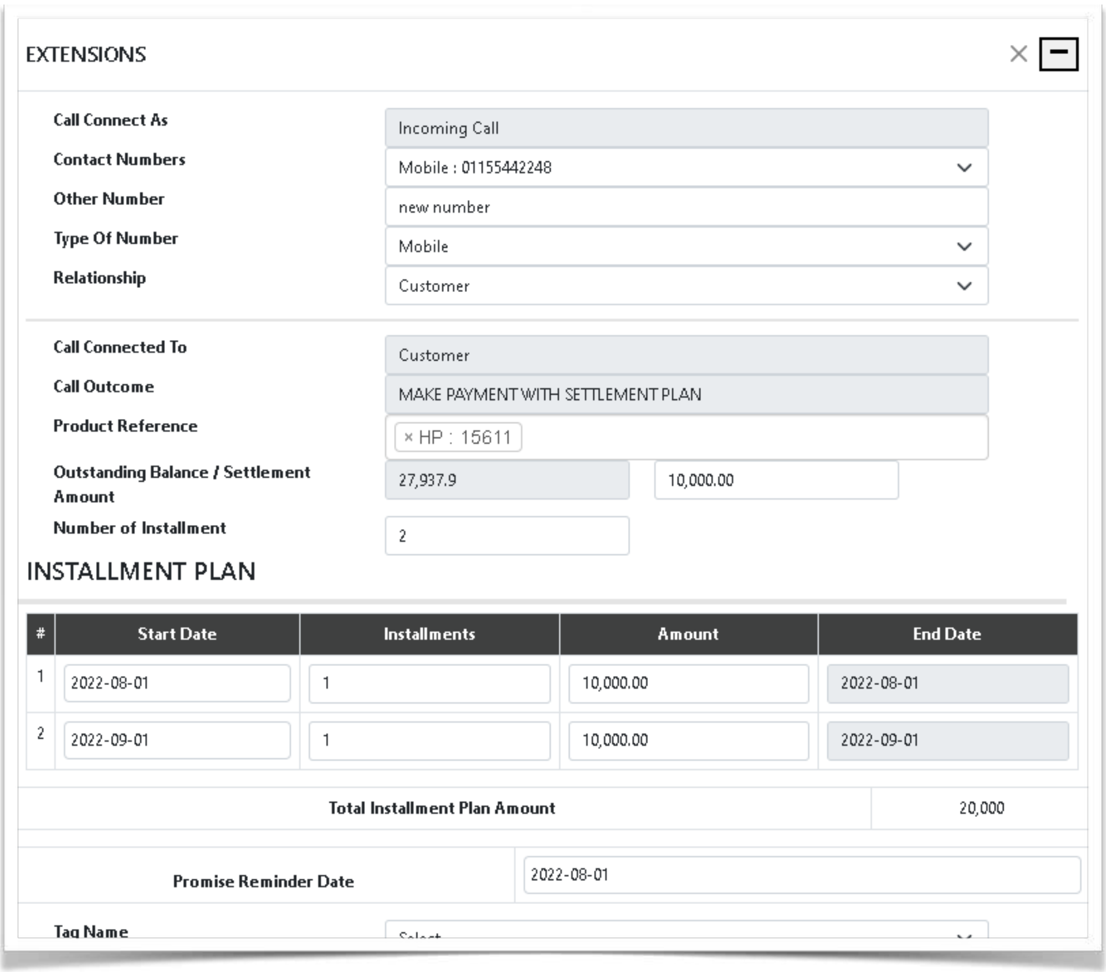
3.2 CALL CONNECTED WITH CUSTOMER



Select the call outcome and add other remarks if needed.

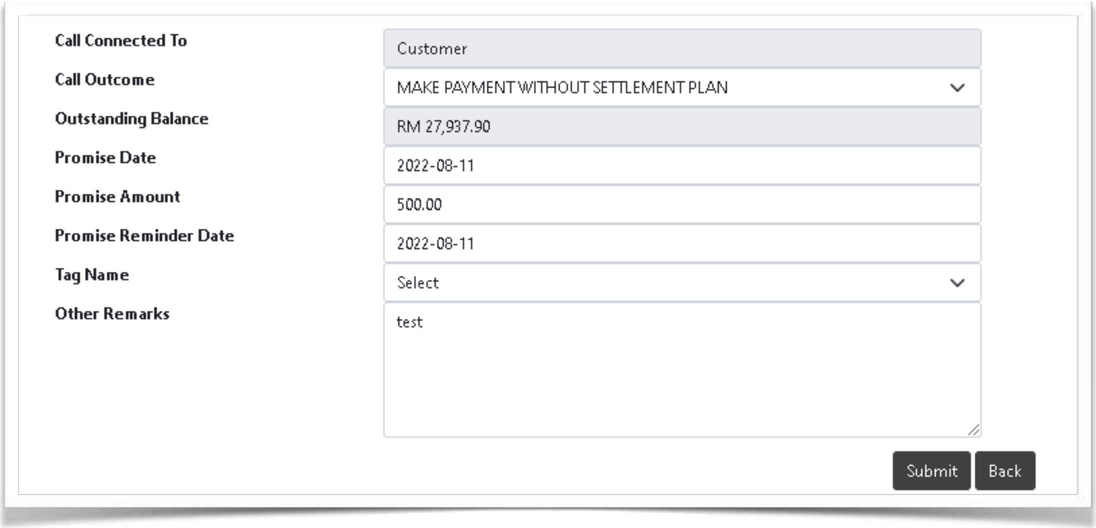
1. If the customer willing to make settlement then select call outcome as "Make Payment with Settlement Plan"
2. If the customer willing to make small payment (promise to pay) without settlement then select call outcome as "Make Payment without Settlement Plan"
3. If the customer mentioned already make the payment then select call outcome as "Checking Payment"
4. If the customer not willing to make any payment then select call outcome as "Not Making any Payment"

3.2.1 MAKE PAYMENT WITH SETTLEMENT PLAN



1. Select the Product Reference for which customer want to do settlement
2. Enter the Settlement Amount & Number of Installment
3. System draw the installment figure based on number of installments
4. entered Enter the installmet details
5. Submit the Settlement figure

3.2.2 MAKE PAYMENT WITHOUT SETTLEMENT PLAN(PTP)

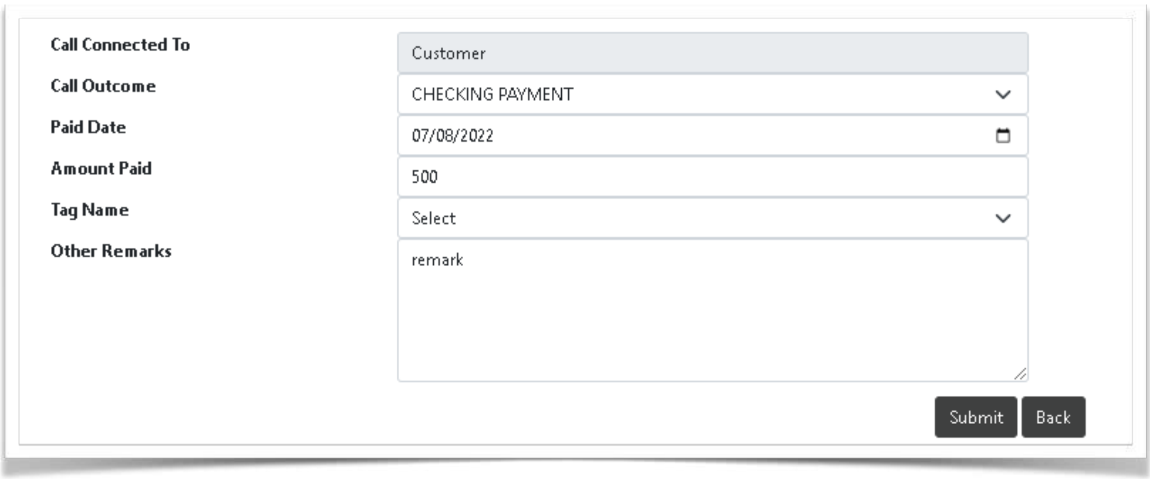


A. Select the Promise date in which customer want to make payment

B. Enter the Promise Amount & promise reminder date

C. Enter the Remark and press submit button to capture the PTP

3.2.3 CHECKING PAYMENT

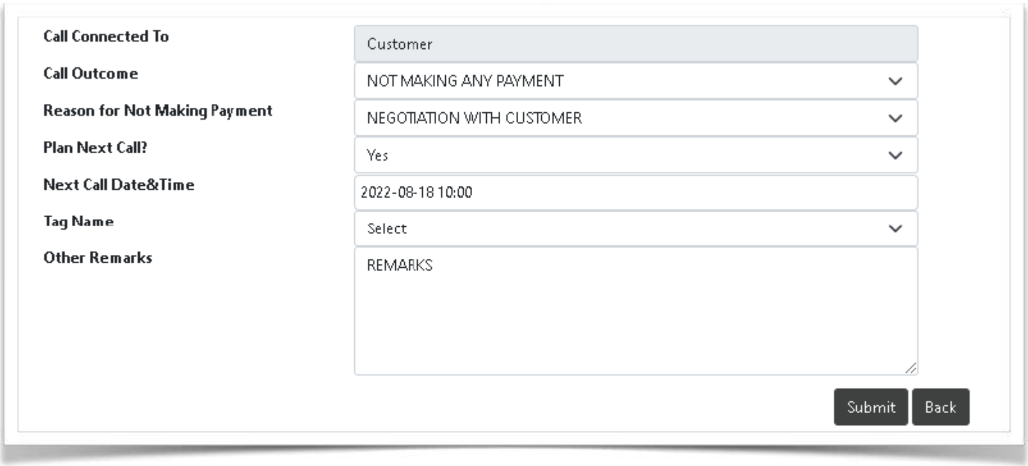


A. Select the Paid date in which customer claimed made payment

B. Enter the Amount paid

C. Enter the Remark and press submit button to capture the Checking Payment Details

3.2.4 NOT MAKING ANY PAYMENT



A. Select "Reason for Not Making Payment". System having the options in the drop down field.

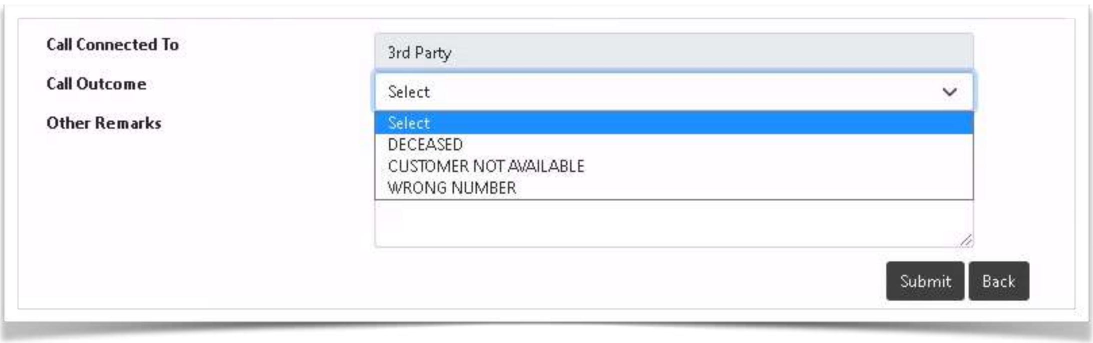
B. If you want to call the same customer later then set "Plan Next Call" as "Yes" Set the Next Call Date & Time

C. Enter the Remark & Press the submit button

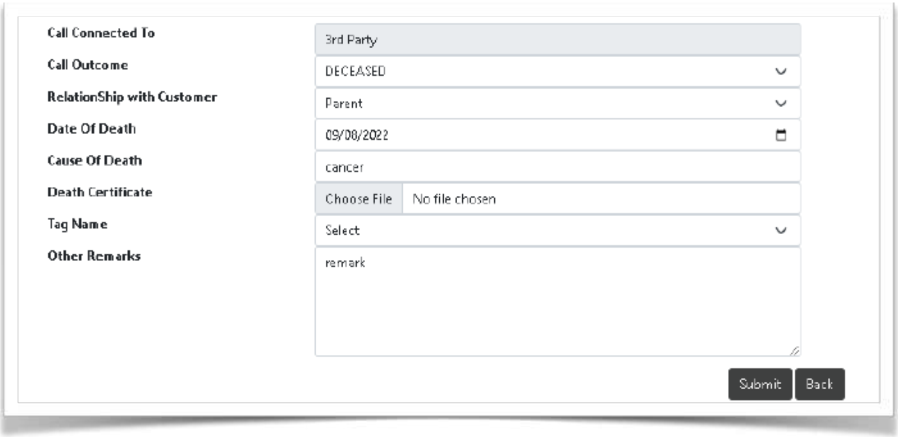
3.3 CALL CONNECTED WITH 3RD PERSON

If you select 3rd party, system will classify the call is connected to 3rd party.

This means that call is answered by 3rd party. Select the call outcome and add other remarks if needed.



3.3.1 DECEASED

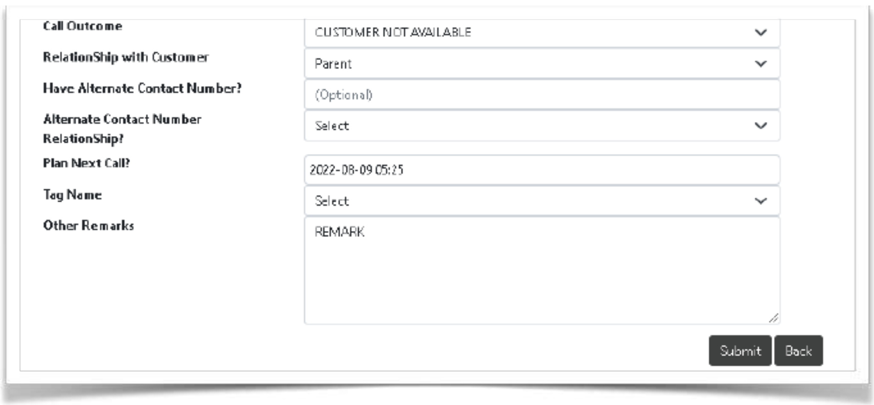


A. Select the Relationship with the customer who answered the call on behalf of customer.

B. Select the Date of Death & enter the Cause of Death

C. Upload the Death Certificate if provided and enter the dunning Remarks & press Submit button

3.3.2 CUSTOMER NOT AVAILABLE



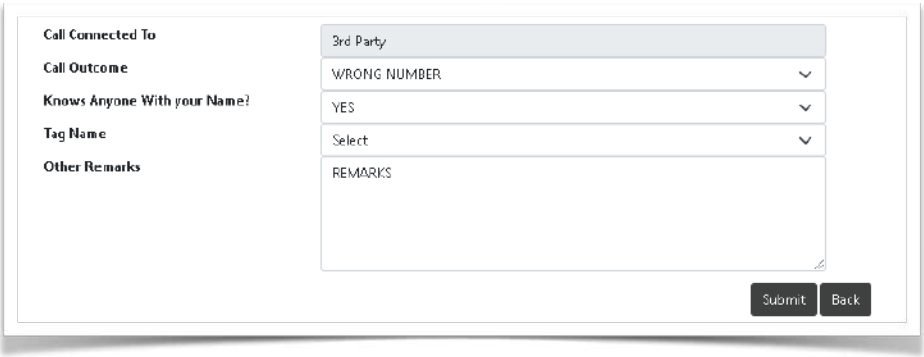
A. Select the Relationship with the customer who answered the call on behalf of customer.

B. Enter the Alternate number of Customer if provided by 3rd person

C. If you want to call the same customer later then set "Plan Next Call ?" and enter the next call date

D. Enter the dunning Remarks & press Submit button

3.3.3 WRONG NUMBER

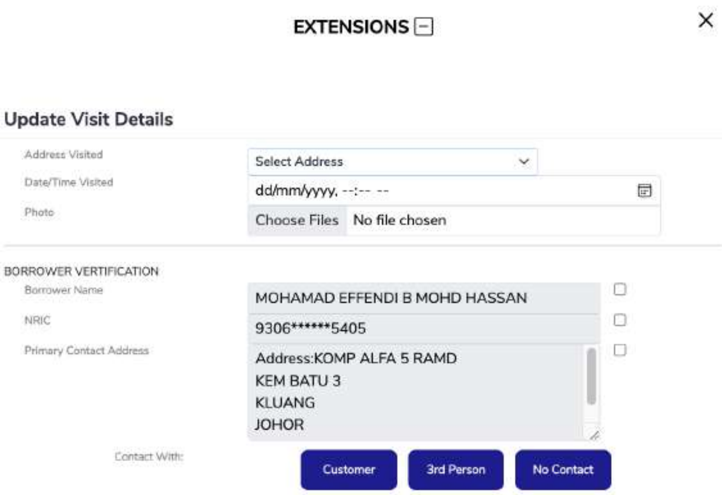


A. Select "Knows anyone with your name?" yes / no

B. Enter the dunning Remarks & press Submit button

3.4 VISIT OUTCOME

- If the Visit is scheduled by the TL/Mgr then you will see the "Home" icon near to the Address field.
- Please click the "Home" icon to update the Visit Outcome.



A. Select the Address Visited from the Address drop down

B. Select the Date/Time visited

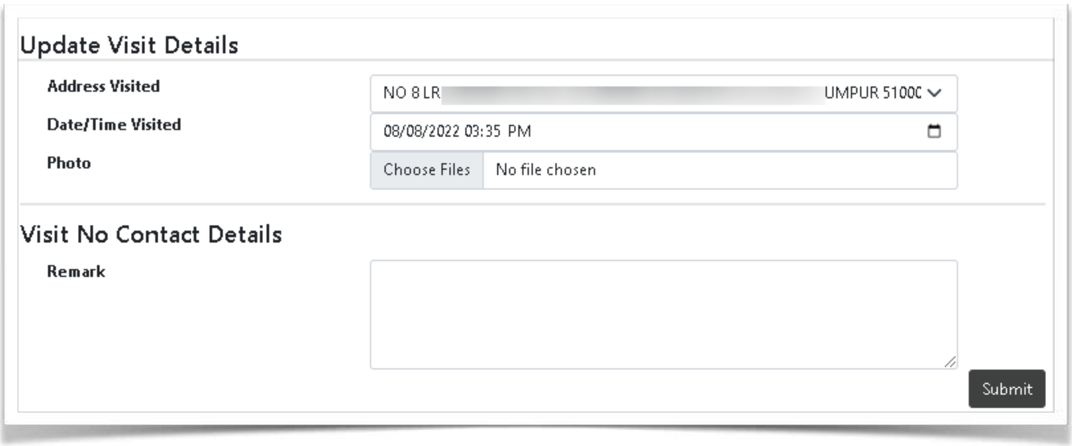
C. Upload the photo taken during the time of visit

D. Choose the Visit outcome as Customer/3rd Person/No Contact.

E. Visit Outcome Customer/3rd Person is same as Call outcome flow.

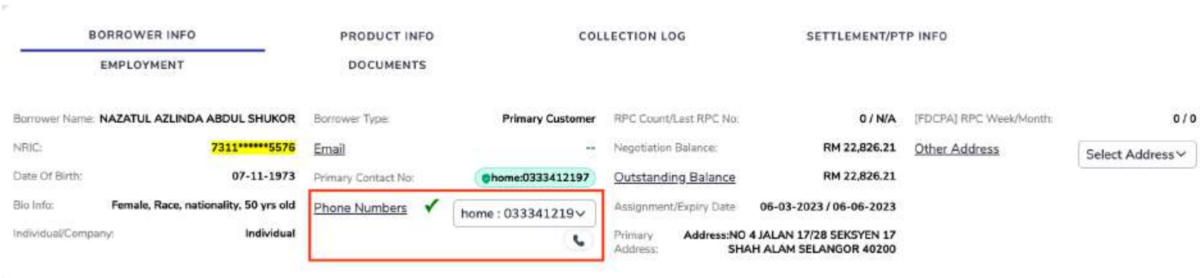
F. If no one available in the address visited then choose "No Contact" as Visit outcome

3.4.1 NO CONTACT VISIT OUTCOME



3.5 CALL FLOW

Inside the "Borrower Information" contains the contact details such as phone number, email and address. You can also update the details by clicking on the respective links.



You can click the icon to call the borrower on the selected number. System will force you to call all the numbers unless you have Right Party Contact (RPC) / 3rd Party contact on any of the numbers. This setting can be changes by the System Administrator otherwise (Not to force to call all the numbers)

Select the extension and click the call icon.

Each call will have only 2 outcomes either Connect or Not Connect. Therefore, you have to select "CONNECTED" if the call is connected and answered or "NOT CONNECTED" otherwise.

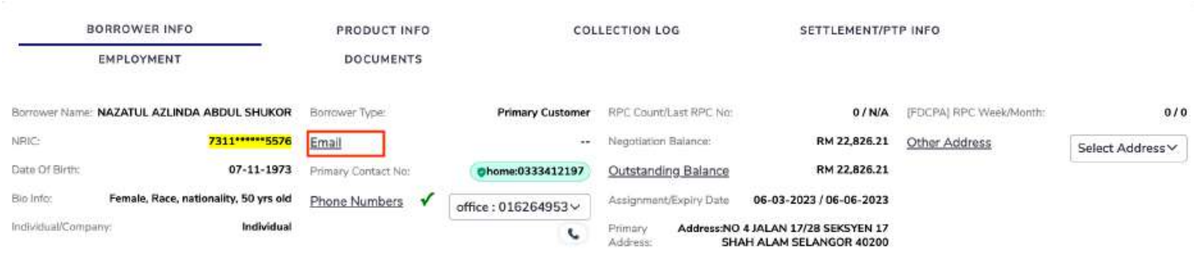
If the call connected, please select with who you have contact with.

If it is with customer then select the outcome and fill the remarks if needed. If it is with 3rd party, then select the outcome and add remarks accordingly.

The **Call flow outcome** is same as **Incoming Call Flow outcome** as described in section **3.1.5** to **3.3.3**

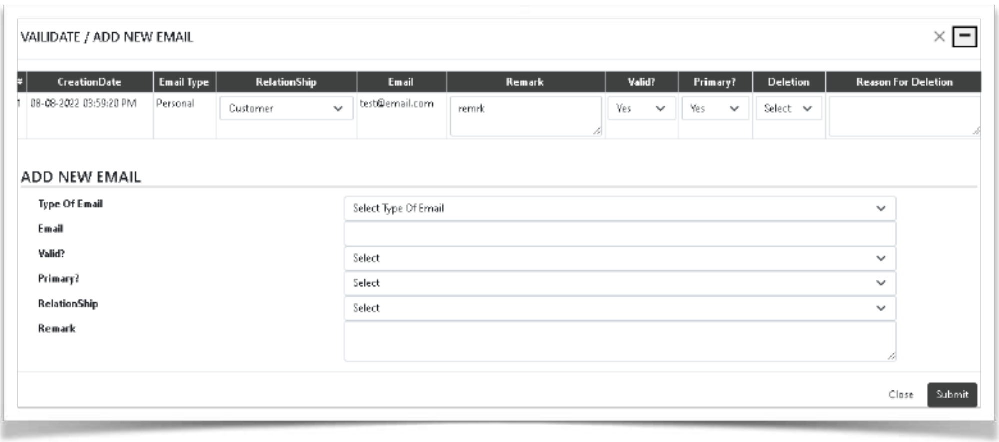
3.6 ADD NEW EMAIL/PHONE/ADDRESS

3.6.1 ADD NEW EMAIL/REQUEST FOR DELETION



A. Click the "Email" blue colour link

B. System will open the pop-up window to add new email / request for deletion as below.



A. If want to delete the email then select "Deletion" as "Yes" and enter "Reason for Deletion"

B. To add new Email, select "Type of Email" as "Home/Work/etc"

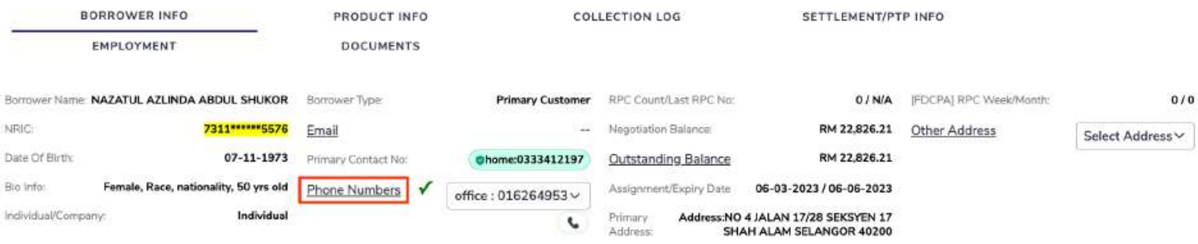
C. Enter the valid email address

D. Select whether it is valid? (Or) not & select Primary? Email (or) not

E. Select the Relation of person belong to the new email

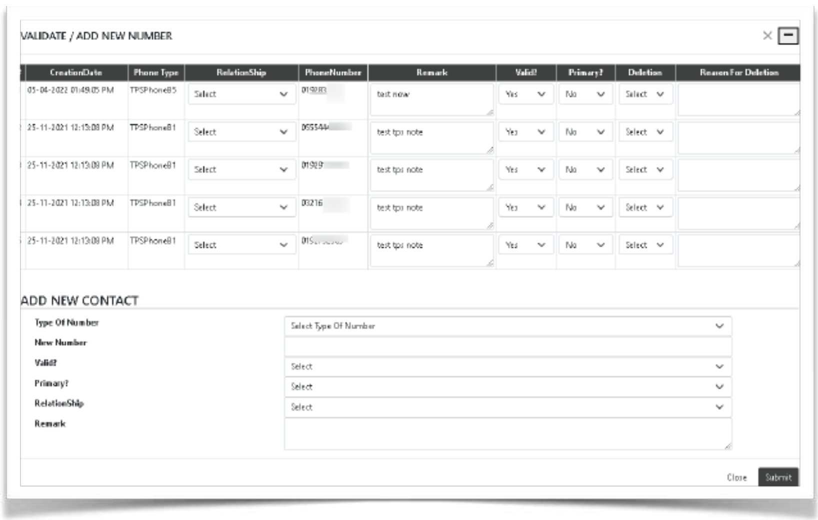
F. Enter the Remark & press the submit button.

3.6.2 ADD NEW PHONE/REQUEST FOR DELETION



A. Click the “Phone Numbers” blue color link

B. System will open the pop-up window to add new phone / request for deletion as below.



A. If want to delete the phone then select “Deletion” as “Yes” and enter “Reason for Deletion”

B. To add new Phone, select “Type of Number” as “Home/Work/etc”

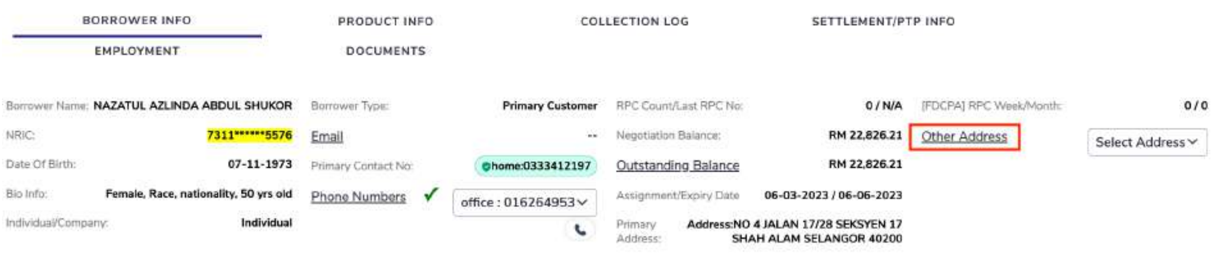
C. Enter the valid new Number

D. Select whether it is valid? (Or) not & select Primary? Phone (or) not

E. Select the Relation of person belong to the new phone

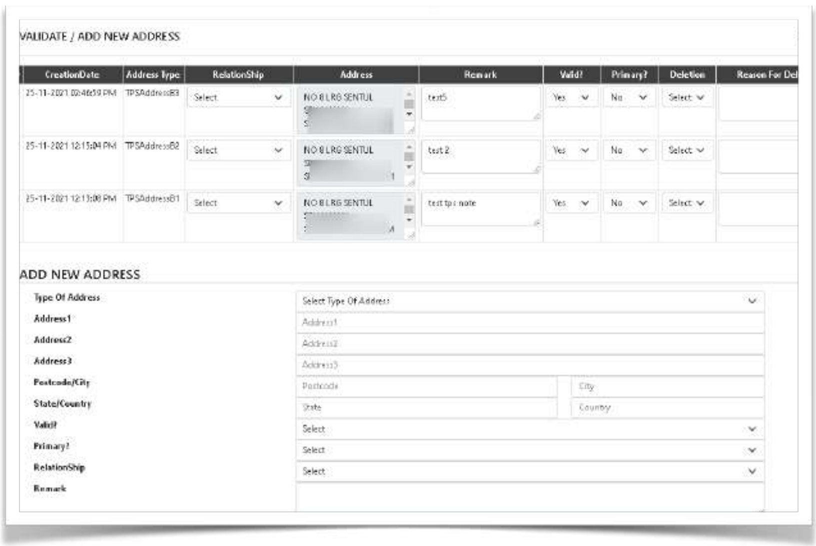
F. Enter the Remark & press the submit button.

3.6.3 ADD NEW ADDRESS/REQUEST FOR DELETION



A. Click the "Other Address" blue color link

B. System will open the pop-up window to add new Address / request for deletion as below.



A. If want to delete the address then select "Deletion" as "Yes" and enter "Reason for Deletion"

B. To add new Address, select "Type of Address" as "Home/Work/etc"

C. Enter the valid Address1/Address2/Address3

D. Select whether it is valid? (Or) not & select Primary? Address (or) not

E. Select the Relation of person belong to the new address

F. Enter the Remark & press the submit button.

4.0 PRODUCT DETAILS

You can view the product details on this section.

You can view more information/activity of the Product, Account Status, Total Paid, Legal Procedure/Status and Collector by clicking on the hyperlink. The details break up as below:

- **Product**, will show the details of the product info.
- **Account Status**, will display the listing status for the account.
- **Total paid (Product)**, will display the listing of the historical payments (if any).
- **Legal Procedure / Status**, will display the details of the legal procedure.
- **Collector**, will display the listing of agent assignments.

5.0 CALL / VISIT / SMS DETAILS

You can view the call or visit details for this borrower on this section. You can also view the SMS details/lists by clicking on the Last SMS Date hyperlink.

BORROWER INFO | PRODUCT INFO | COLLECTION LOG | SETTLEMENT/PTP INFO
EMPLOYMENT | DOCUMENTS

Last Action Date:	17-03-2023 04:03:27 PM	Last Called Number:	N/A	Last TPC Date / Outcome:	dd-mm-yyyy / N/A	Last Visit Date / Outcome:	dd-mm-yyyy / N/A
Last Case Date:	dd-mm-yyyy	Last RPC Date / Outcome:	dd-mm-yyyy / N/A	Last TPC Contact:	N/A	Last Visit Staff:	N/A
Last Call Date / Outcome:	dd-mm-yyyy / N/A	Last RPC Call Collector:	N/A	Last TPC Call Collector:	N/A	Last Visit Session:	N/A
Last Call By:	N/A	Last RPC Call Duration:	HH:MM:SS	Last TPC Call Duration:	HH:MM:SS	Last RPC Visit Date:	dd-mm-yyyy
Last Call Duration:	HH:MM:SS	Last RPC Called Number:	N/A	Last TPC Called Number:	N/A	Last SMS Date	25-02-2023 09:03:10 AM

6.0 SETTLEMENT / PTP DETAILS

You can view the account settlement or PTP details on this section. You can click the hyperlink to view more further details.

BORROWER INFO | PRODUCT INFO | COLLECTION LOG | SETTLEMENT/PTP INFO
EMPLOYMENT | DOCUMENTS

Settlement Obtained Date:	dd-mm-yyyy	Settlement Date:	dd-mm-yyyy to dd-mm-yyyy	PTP Obtained Date:	dd-mm-yyyy	PTP Date:	dd-mm-yyyy
Settlement Obtained By:	N/A	Installments:	0	PTP Obtained Collector:	N/A	PTP Amount:	RM 0.00
Settlement Obtained Number:	N/A	Settlement Amount / Discount %:	RM 0.00 / %	PTP Obtained Number:	N/A	No of PTP	0
Settlement Call Duration:	HH:MM:SS	No of Settlement	0	PTP Call Duration:	HH:MM:SS		

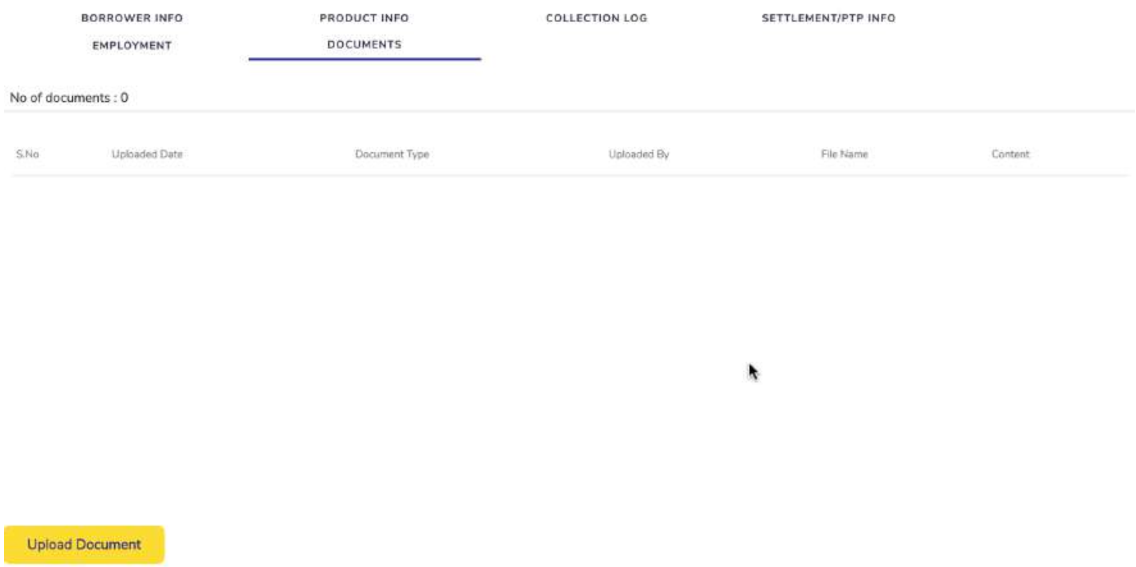
A. #Installment, will display the proposal settlement details.

B. No of Settlement, will display the payments installment summary.

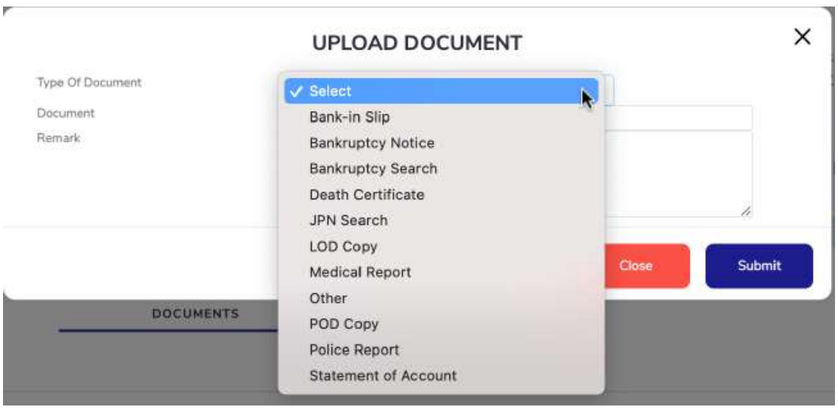
C. No of PTP, will display the listing of the PTP

7.0 DOCUMENTS

You can upload the related document by clicking the Upload Document button.



Then, you will select the type of document at the dropdown. Click Choose Files to upload the related document. You also can add remark down below. After that, click submit to upload the document.



8.0 EMPLOYMENT DETAILS

In this section, you can update the employment details of the customer by completing the details needed.