CollectionCRM User Guide

For Collection Agents

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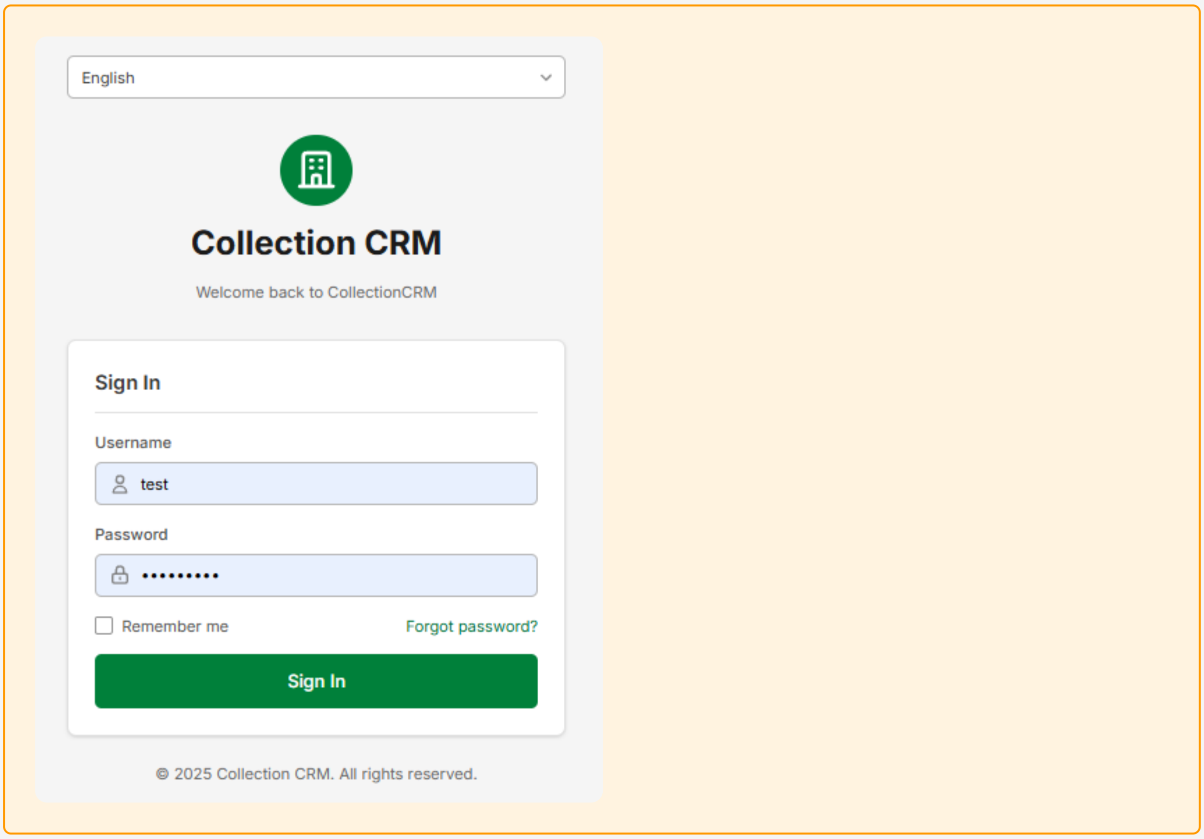
1. Getting Started

1.1 Logging In

To access CollectionCRM, follow these steps:

Step 1: Open your web browser and navigate to the CollectionCRM login page.

Login Page



Step 2: Enter your username and password provided by your administrator.

Step 3: (Optional) Check "Remember Me" to stay logged in on this device.

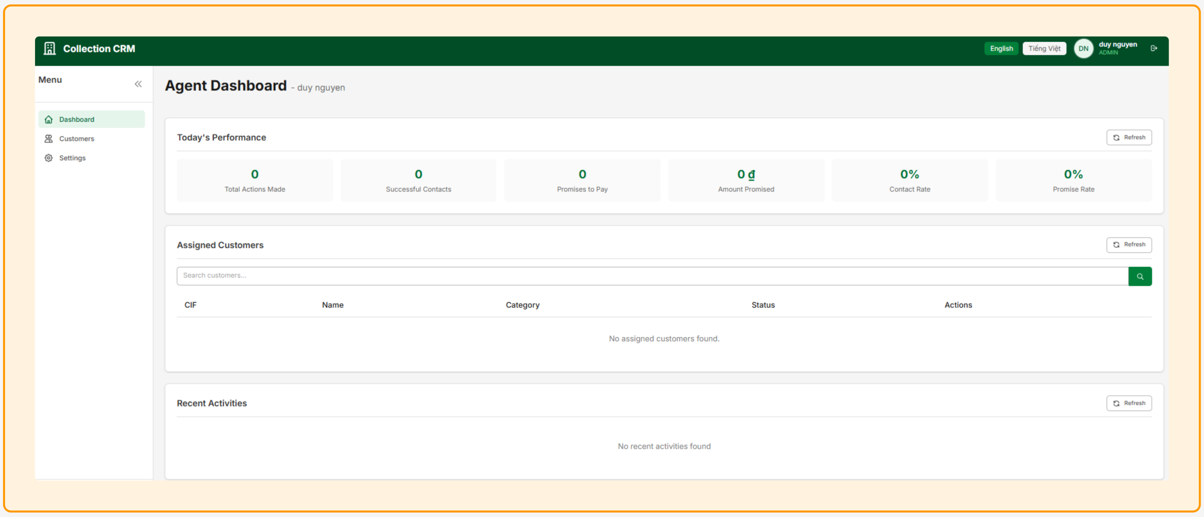
Step 4: Click the "Login" button.

> **Note:** Your session will automatically refresh every 14 minutes to keep you logged in during active use.

1.2 Navigation Overview

After logging in, you'll see the main interface with:

Main Interface



- **Header Bar:** Shows the CollectionCRM logo, your username, role, and logout button
- **Sidebar Navigation:** Access to Dashboard, Customers, and Settings (if authorized)
- **Main Content Area:** Displays the current page content

1.3 Language Settings

CollectionCRM supports both English and Vietnamese languages.

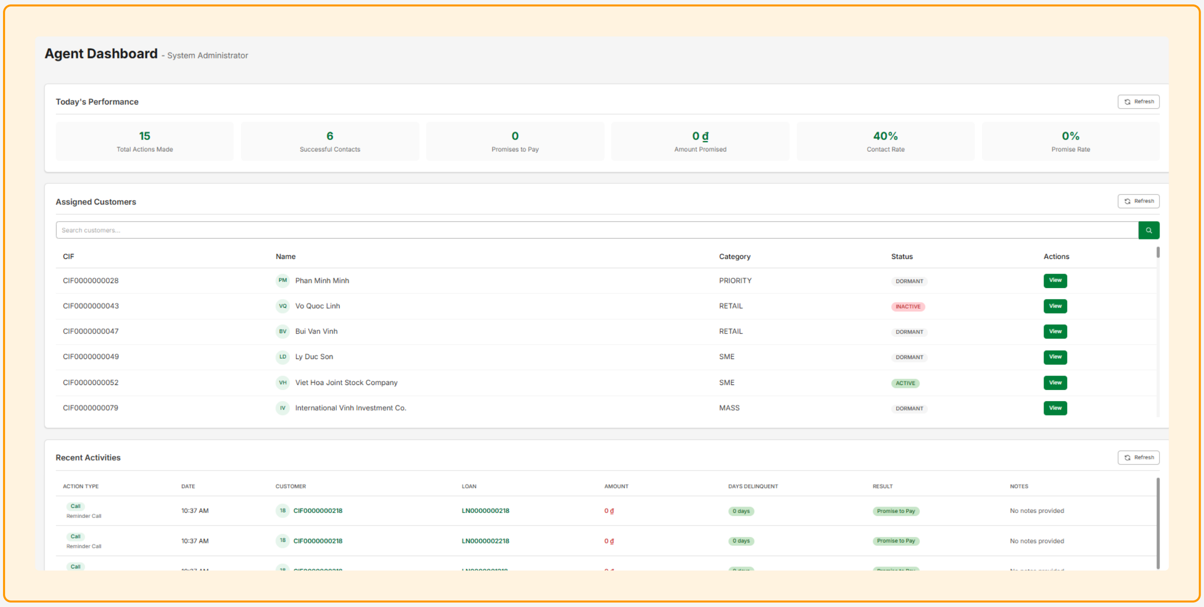
To change language: Click the language switcher in the top-right corner of the header.

Tip: The language preference is saved and will be remembered for your next login.

2. Dashboard

The dashboard is your home screen, providing an overview of your daily performance and assigned customers.

Dashboard Overview



2.1 Performance Metrics

The top section displays your key performance indicators for today:

Total Actions Made

Number of collection actions you've recorded today

Successful Contacts

Number of customers successfully reached

Promises to Pay

Number of payment commitments received

Amount Promised

Total amount in payment promises (in VND)

Contact Rate

Percentage of attempted contacts that were successful

Promise Rate

Percentage of contacts that resulted in payment promises

Tip: Click the refresh button to update your metrics in real-time.

2.2 Priority Customers

This section shows customers assigned to you that require attention:

- **Search:** Find specific customers by their CIF (Customer ID)
- **Customer Information:** View CIF, name, company, segment, and current status
- **Quick Access:** Click on any customer to view their detailed information

2.3 Recent Activities

Track your recent collection actions:

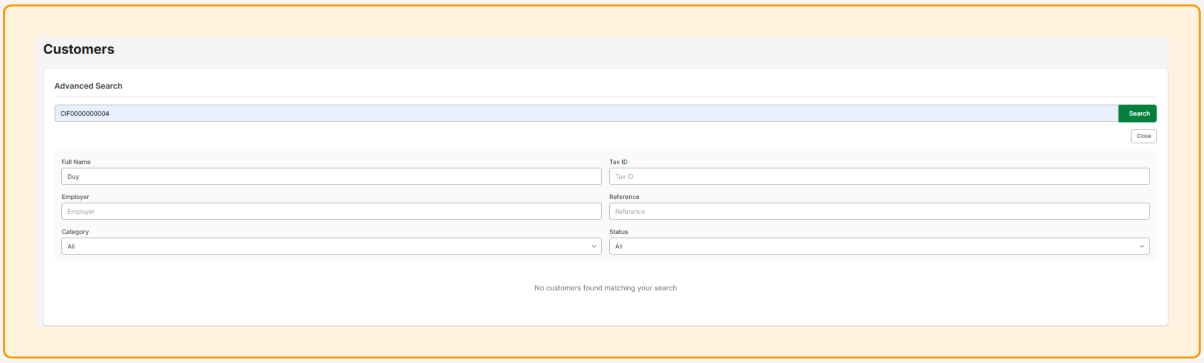
- Shows your latest recorded actions
- Includes action type, customer, and timestamp
- Paginated for easy browsing through history

3. Customer Management

3.1 Finding Customers

Access the customer list by clicking "Customers" in the sidebar navigation.

Customer List Page



Basic Search

Use the search bar to quickly find customers by their CIF (Customer ID).

Advanced Search

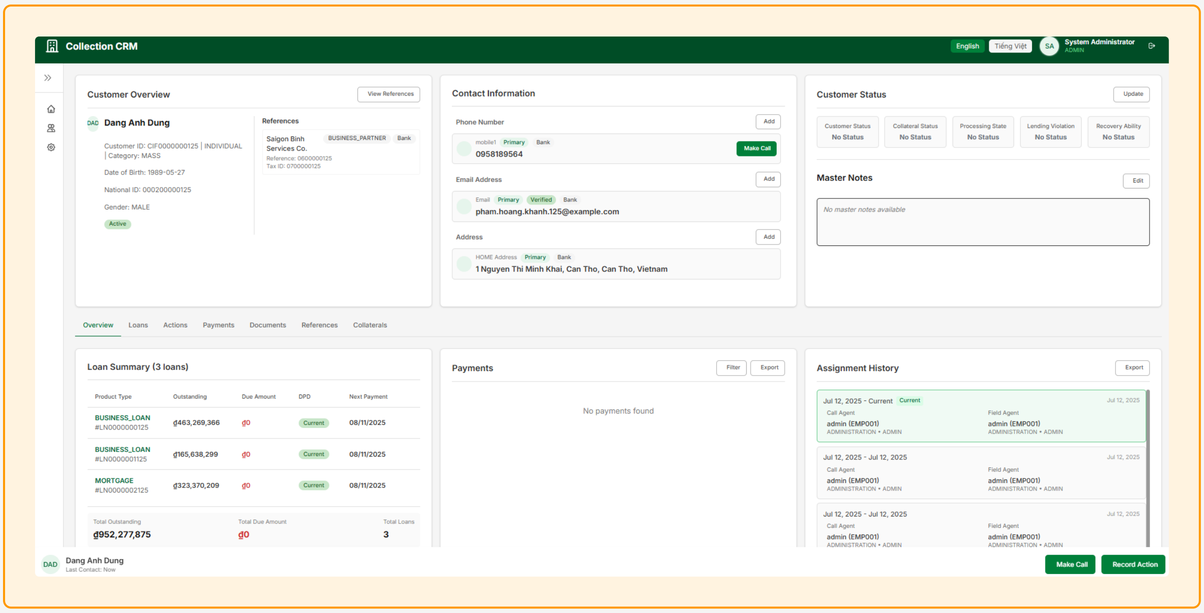
Click "Advanced Search" to access additional filters:

Filter	Description
Full Name	Search by customer's full name
National ID/Tax ID	Search by identification number
Company Name	Search by employer/company name
Registration Number	Search by business registration number
Customer Segment	Filter by: Retail, SME, Corporate, or Premium
Status	Filter by: Active, Pending, Collection, or Closed

3.2 Customer Details

Click on any customer to view their comprehensive profile:

Customer Detail Page



Customer Information Tabs

Overview Tab

- Loan Summary
- Payment History
- Assignment History
- Recent Actions

Loans Tab

- All loans for this customer
- Loan details and status
- Outstanding amounts
- Payment schedules

Actions Tab

- Complete action history
- Filter by date range
- Action types and results
- Agent notes

Payments Tab

- Payment transaction history
- Payment channels used
- Filter by loan account
- Export functionality

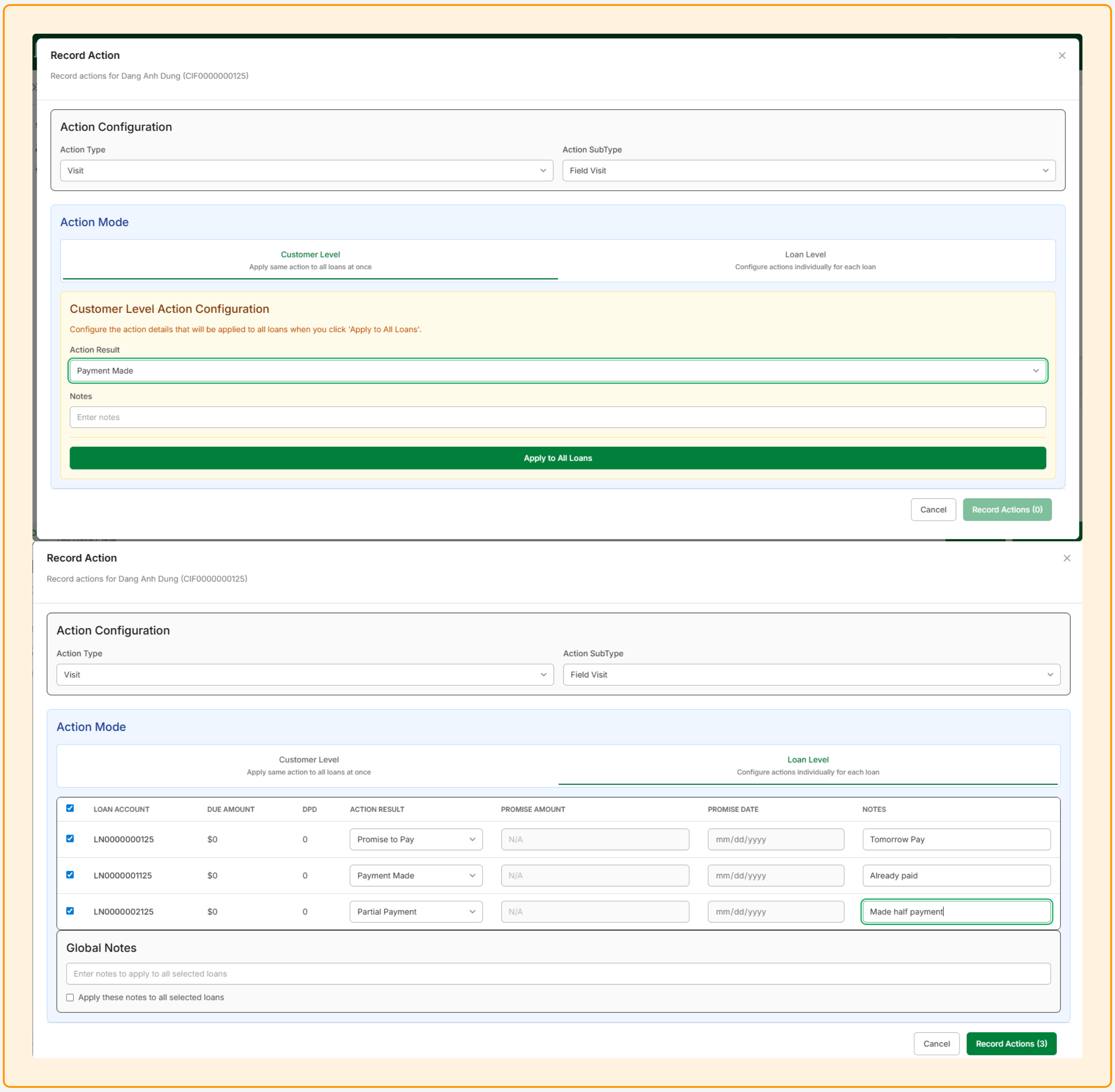
Documents Tab

- Upload new documents
- View existing documents
- Download documents
- Organize by loan

3.3 Recording Actions

Recording collection actions is a core function. Access it by clicking "Record Action" button.

Record Action Modal



Recording Process

Step 1: Choose recording mode:

- **Customer Level:** Apply same action to all loans
- **Loan Level:** Record different actions for each loan

Step 2: Select loans to include (checkboxes)

Step 3: Choose action details:

- **Action Type:** CALL, SMS, EMAIL, VISIT, etc.
- **Action Subtype:** More specific categorization
- **Action Result:** Outcome of the action

Step 4: Set Follow-Up Date (FUD) if required

Step 5: Add notes (optional but recommended)

Step 6: For "Promise to Pay" results:

- Enter promised amount
- Set promise date

Step 7: Click "Save" to record the action

3.4 Quick Actions Panel

The fixed action panel at the bottom provides quick access to common actions:

- Make Call - Initiate phone call
- Record Action - Open action recording modal

> **Note:** The panel also shows "Last Contact" date and "Days Since Contact" for quick reference.

3.5 Customer Status Management

Customer status management allows you to track and update various status types for each customer. The system maintains five different status categories to provide comprehensive customer state tracking.

Status Categories

Customer Status

Overall customer relationship status (Active, Pending, Collection, Closed, etc.)

Collateral Status

Status of customer collateral assets and security

Processing State

Current stage in collection workflow with optional substates

Lending Violation

Status of any lending compliance violations or breaches

Recovery Ability

Assessment of customer's ability to recover and repay

Viewing Status Information

Status information is displayed in the Customer Status section of the customer detail page:

Step 1: Navigate to a customer's detail page

Step 2: Locate the "Customer Status" card

Step 3: View the five status boxes showing current status for each category

Viewing Status History

Step 1: Click on any status box to view its history

Step 2: Review the chronological list of status changes

Step 3: View details including:

- Date and time of change
- Previous and new status
- Agent who made the change
- Notes or comments

Updating Customer Status

Step 1: Click the "Update" button in the Customer Status card, or click "Update Status" from a status history modal

Step 2: Select the status type you want to update:

- **Customer Status:** Select from available customer status options
- **Collateral Status:** Choose collateral and set its status
- **Processing State:** Select state and optional substate
- **Lending Violation:** Set violation status
- **Recovery Ability:** Assess recovery potential

Step 3: Fill in required fields:

- **Status/State:** Choose the new status value
- **Substate:** (Processing State only) Select appropriate substate if available
- **Collateral Number:** (Collateral Status only) Select which collateral
- **Action Date:** Date and time of status change (defaults to now)
- **Notes:** Optional explanation for the status change

Step 4: Click "Update Status" to save the change

> **Note:** For Processing State updates, substates are dynamically loaded based on the selected state. Only mapped substates will be available for selection.

> **Best Practice:** Always add meaningful notes when updating status to provide context for other agents and maintain a clear audit trail.

Status Update Validation

The system validates status updates to ensure data integrity:

- **Required Fields:** Status/state selection and action date are mandatory

- **Date Validation:** Action date cannot be in the future
- **Collateral Requirement:** Collateral status updates require selecting a collateral asset
- **Substate Dependencies:** Processing state substates are only available for mapped states
- **Notes Limit:** Notes are limited to 500 characters

4. Collection Workflows

4.1 Action Types

Understanding action types helps you record activities accurately. The action type, sub-type and result can be configured by admin (refer admin guide)

Action Type	Description	Common Subtypes
CALL	Phone calls to customers	Outbound Call, Follow-up Call, Collection Call
SMS	Text messages sent	Reminder SMS, Payment Due SMS, Custom SMS
EMAIL	Email communications	Statement Email, Reminder Email, Notice Email
VISIT	Field visits to customer	Home Visit, Office Visit, Business Visit
PAYMENT	Payment-related actions	Payment Received, Partial Payment, Payment Plan
NOTE	General documentation	Customer Update, Internal Note, Special Instruction

4.2 Promise to Pay

When a customer commits to making a payment:

1. Select action result that indicates promise (e.g., "Customer Promised to Pay")
2. Enter the promised amount in VND
3. Select the promise date using the date picker
4. Add specific notes about the promise details

> **Best Practice:** Always document specific payment details in notes, including:
> - Payment method customer will use
> - Any conditions or special arrangements
> - Customer's reason for delay (if applicable)

4.3 Follow-Up Dates (FUD)

The system can automatically calculate follow-up dates based on action results:

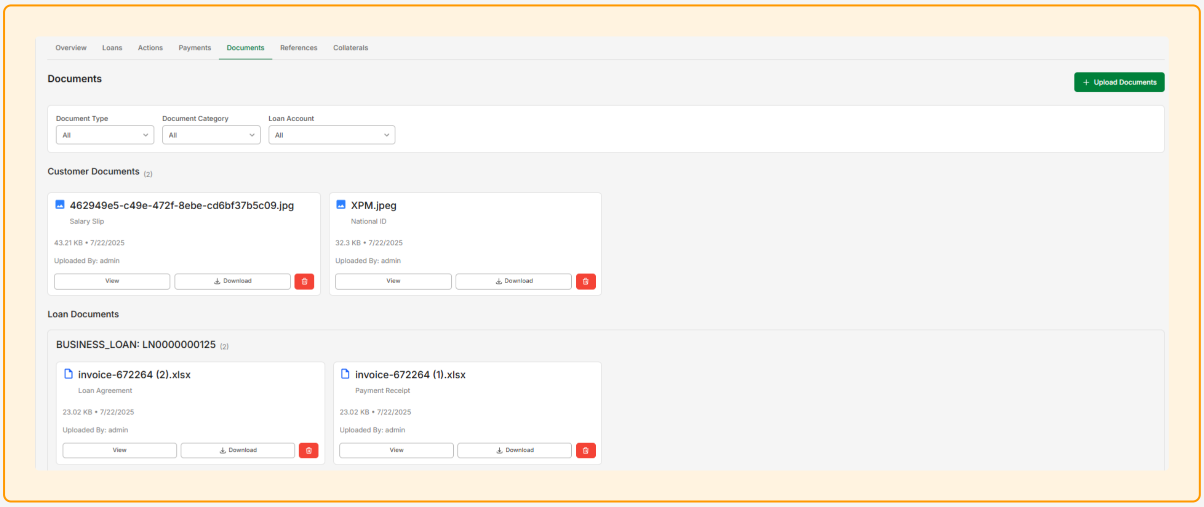
- **Automatic FUD:** System calculates based on configured rules (refer to admin guide)
- **Manual Override:** You can set a custom follow-up date
- **FUD Types:**
  - Based on Promise Date (for payment promises)
  - Based on Action Date (for general follow-ups)

> **Important:** Always review the suggested FUD date and adjust if necessary based on customer circumstances.

5. Document Management

Managing customer documents is essential for maintaining complete records.

Documents Tab



Uploading Documents

Step 1: Navigate to the customer's Documents tab

Step 2: Click "Upload Document" button

Step 3: Select document details:

- Document Type
- Document Category
- Associated Loan (if applicable)

Step 4: Choose file to upload (drag-and-drop or click to browse)

Step 5: Click "Upload" to save the document

Document Actions

- **View:** Opens document in a modal window
- **Download:** Downloads document to your computer
- **Delete:** Removes document (requires confirmation)

Document Filtering

Use filters to find specific documents:

- Filter by document type
- Filter by category
- Filter by loan account
- Filter by upload date range

5.5 Master Notes Management

Master Notes provide a central place to record general information and observations about a customer that don't fit into specific action records.

Understanding Master Notes

Master Notes are different from action notes:

Master Notes	Action Notes
General customer observations	Specific to individual actions
Persistent customer information	Time-stamped activity records
Editable by authorized agents	Immutable once recorded
One per customer	Multiple per customer

Viewing Master Notes

Step 1: Navigate to a customer's detail page

Step 2: Scroll down to the "Master Notes" section in the Customer Status card

Step 3: Review any existing notes about the customer

Editing Master Notes

Step 1: Click the "Edit" button next to "Master Notes"

Step 2: Enter or modify the notes in the text area

Step 3: Click "Save" to store changes, or "Cancel" to discard

What to Include in Master Notes

Good Master Notes Examples:

- Customer communication preferences
- Special circumstances or hardships
- Contact relationship details
- Payment behavior patterns
- Dispute or complaint history summary
- Legal or compliance considerations

Avoid in Master Notes:

- Specific action details (use action notes instead)
- Temporary information that changes frequently
- Personal opinions not relevant to collection
- Confidential information that shouldn't be widely shared

Note: Master Notes are saved automatically when you click "Save". The system will prevent navigation away if you have unsaved changes.

6. Best Practices

Effective Collection Strategies

1. Start Your Day Right

- Review your dashboard metrics
- Check priority customers list
- Plan your call schedule based on customer availability

2. Document Everything

- Record all customer interactions immediately
- Include detailed notes about conversations
- Update customer status after each contact

3. Follow-Up Management

- Set realistic follow-up dates
- Honor promised callback times
- Review FUD dates daily

4. Promise to Pay Best Practices

- Get specific commitment amounts and dates
- Confirm customer's payment method
- Send confirmation SMS/email when possible
- Follow up one day before promise date

Communication Tips

Situation	Best Practice
First Contact	Be professional and courteous, verify customer identity, explain purpose clearly
Difficult Customer	Remain calm, listen actively, document threats or abuse, escalate if needed
Payment Negotiation	Understand customer situation, offer realistic options, get firm commitments
No Contact	Try different times/methods, update contact information, consider field visit

7. Troubleshooting

Common Issues and Solutions

Cannot Log In

- Verify your username and password are correct
- Check if Caps Lock is on
- Clear browser cache and cookies
- Contact your administrator if password needs reset

Session Timeout

- System auto-refreshes every 14 minutes during active use
- If logged out, simply log in again
- Your work is auto-saved before timeout

Cannot Find Customer

- Verify the CIF is correct
- Try advanced search with partial information
- Check if customer might be under different status
- Contact supervisor if customer should be assigned to you

Action Not Saving

- Ensure all required fields are filled
- Check your internet connection
- Refresh the page and try again
- Contact IT support if problem persists

Getting Help

If you encounter issues not covered here:

1. Check with your team lead or supervisor
2. Contact IT support for technical issues
3. Refer to system announcements for known issues
4. Submit a support ticket through proper channels
