Discovery Report

Debt Collection for Buy Now Pay Later Product

Lotte Finance Vietnam

Version 1.0

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1. History of changes

|  |  |  |  |
| --- | --- | --- | --- |
| version | date | Description | author |
| 0.1 | 22/03/2021 | Draft | Le Thi Ngoc Hieu |
| 1.0 | 20/04/2021 | Final | Le Thi Ngoc Hieu |
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1. Introduction

This document covers the different sections of the WAY4 system, and the development and additional changes needed to be done.

* 1. Discovery Review Acceptance

On completion of the first draft, this report will be submitted to Lotte Finance Vietnam for review. Comments and corrections provided will be incorporated in agreement with OpenWay, following this review.

Acceptance of this document by Lotte Finance Vietnam does not constitute the implementation of the system based on the information described below.

* 1. Disclaimer

This report does not represent a commitment by Lotte Finance Vietnam or by OpenWay to develop or implement the described system. The purpose of this report is to present an accurate description of the requirements. All development and configuration work to be undertaken on the project will be defined in accordance with the agreement signed between the parties. The contractual documents will take precedence over this document.

* 1. Notations used

Notations used in this document are listed in the table below.

Table 1. Notations

| Notation | Description |
| --- | --- |
| BNPL | Buy Now Pay Later |
| LFVN | Lotte Finance Vietnam |
| OPW | Openway |
| OVD | Overdue |
| MTP | Min to Pay |
| WAY4 CM | WAY4 Case Management |
| OS | OutSource |

### Requirements Notation

The following notation is used for identifying the requirements:

* REQD000XY – Debt Collection

### Items Marked as “To Be Determined” (TBD)

Note that all items in the report marked as TBD will be defined during the implementation of the project.

1. WAY4 CM Consumer Collection

WAY4 CM Consumer Collection solution is used for the debt’s management. The solution allows monitoring debts/funds age and performing different activities according to this age (for example, sending reminders).

The strategies which should be implemented for the collection cases are described in the sections below.

1. LFVN Debt Collection Management

## Business Notations

| Notation | Description |
| --- | --- |
| PDM | Pre-Due Management |
| EC | Early Collection |
| LC | Late Collection |
| Bad debt/NPL | Non-Performing Loan (DPD > 90) |
| Write Off | DPD > 180 |

## REQD00010 – Collection case opening

LFVN wants to manage debt for BNPL loan base on Issuing Contract level.

The following contract hierarchy is agreed to be implemented:



As one individual client in WAY4 may have different collection cases:

* One collection case is opened for credit card Liability contract (already setup in LFVN production WAY4 card system).
* One collection case is opened for a BNPL Issuing contract (will be setup during BNPL project scope). Due date and billing date is set up at BNPL Issuing contract.

Debt collection case for BNPL Issuing contract will be opened automatically when both of 2 conditions below are matched:

* BNPL Issuing contracts is overdue (MTP is not paid until due date)
* There is no existing active case for the BNPL Issuing contract



* 1. REQD00020 - Case Assignment

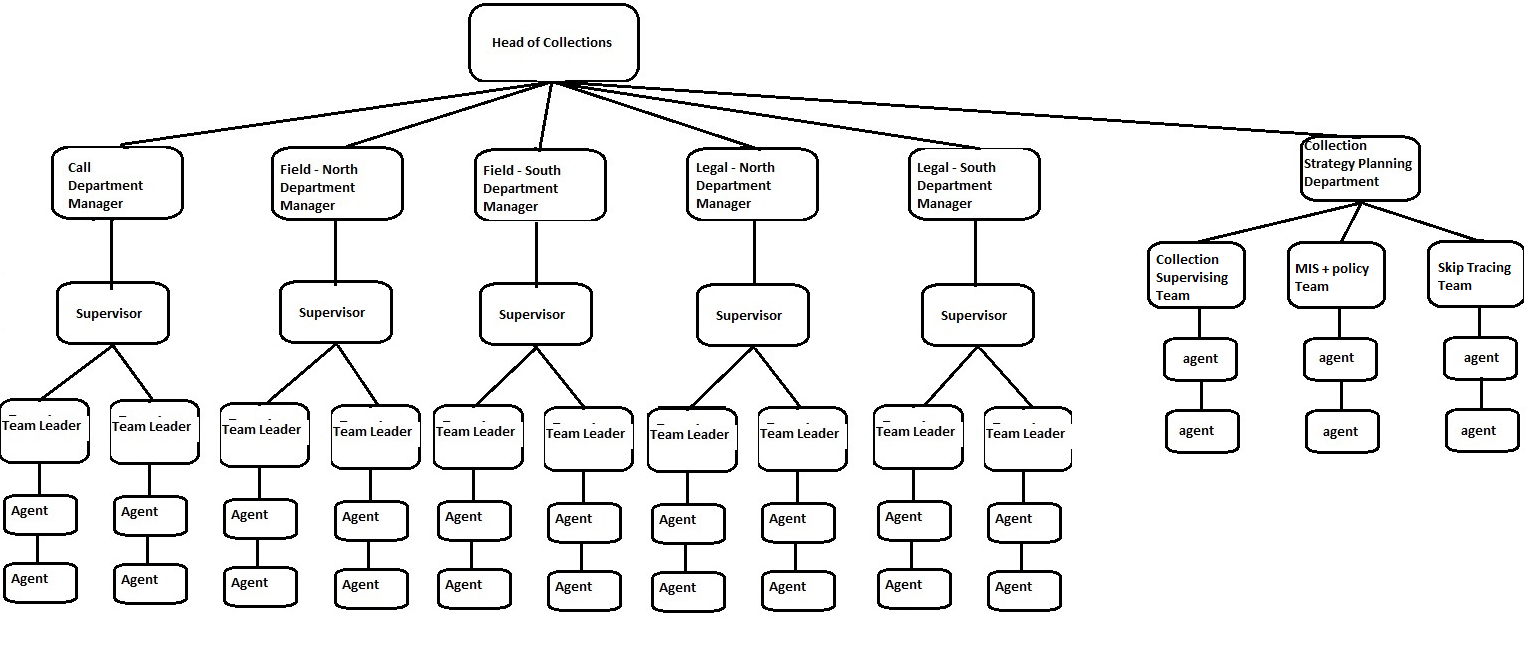
### Collection Team

#### REQD00021 – Collection department structure

**Collection department structure should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

LFVN has Collection team in two regions: North and South. Need sub-region levels (i.e., provinces) to locate a client to where (s)he lives/works (registration with LFVN) – can be based on permanent address province of cardholder.

The structure of Collection department is presented at the scheme below:



Teams presented at the scheme are categorised by the following types:

Call Collector Team: team for calling/SMS/email/letter to customer for payment reminder.

Field Collector Team: team for visiting customer. The Collector in Field Team can also do activities like the Call Collector do.

Legal Collector Team: team responsible for Litigation cases. The Collector in Legal Team can also do activities like the Field Collector do.

Collection Supervising Team: case monitoring only.

MIS + Policy Team: case administrating (e.g. monitor all Cases, Re-assign Case manually, Upload CSV Files into system for Approval (OS List approval, OVD bucket change approval).

Skip Tracing Team: work with ‘Skip Tracing’ cases.

Activities allowed for each team are described in the paragraph 5.3.1.2.

#### REQD00022 – User Roles and User Access Matrix

**User roles and user access activities should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

Required User Roles and activities that should be allowed per each user role are listed in the table below:

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Module/ Function | Description | System Admin | MIS Officer/ Policy Team | Head of Collections | Supervisor | Department Manager | Team Lead | Call Collector | Field Collector | Legal Collector | Skip Tracing Team | Collection Supervising Team |
| General | Login to WAY4 | X | X | X | X | X | X | X | X | X | X | X |
| Manage users and rights | Add/remove/edit users | X | X |  |  |  |  |  |  |  |  |  |
| Add/remove/edit teams | X | X |  |  |  |  |  |  |  |  |  |
| Add/remove/edit Departments | X | X |  |  |  |  |  |  |  |  |  |
| Add/Remove user in Team | X | X |  |  |  |  |  |  |  |  |  |
| Manage User's rights | X |  |  |  |  |  |  |  |  |  |  |
| View own agents |  |  | X | X | X | X |  |  |  |  |  |
| View all agents | X | X | X | X | X |  |  |  |  |  | X |
| Modify Collector's Information | X | X | X | X | X |  |  |  |  |  |  |
| View Collector's Information | X | X | X | X | X | X | X | X | X | X | X |
| Export User list from system | X | X |  |  |  |  |  |  |  |  |  |
| Manage reports | View Report Function |  | X | X | X | X | X |  |  |  |  |  |
| Generate Reports |  | X | X | X | X | X |  |  |  |  |  |
| Save Reports to CSV format |  | X | X | X | X | X |  |  |  |  |  |
| Manage Cases | View Case details | X | X | X | X | X | X | X | X | X | X | X |
| Modify Customer's information |  |  |  |  |  |  |  |  |  |  |  |
| Input PTP (WAY4 Promise-To-Pay) - Add promised payments with dates, overdue is not changed |  |  |  |  |  | X | X | X | X | X |  |
| Update RFD |  |  |  |  |  | X | X | X | X | X |  |
| Make plan for Field visit to Customer |  |  |  |  |  | X |  | X | X | X |  |
| Prepare (outside of WAY4) and attach requested document to the case |  |  |  |  |  | X | X | X | X | X |  |
| Mark case as ‘Skip Tracing’ |  |  |  |  |  | X | X | X | X |  |  |
| Submit for Interest waiving |  |  |  |  |  | X | X | X | X | X |  |
| Approve Interest waiving |  |  | X | X | X |  |  |  |  |  |  |
| Decline Interest waiving |  |  | X | X | X |  |  |  |  |  |  |
| Input Action |  |  |  |  |  | X | X | X | X | X |  |
| Delete Input Action/Action Result/ Remarks | X |  |  |  |  |  |  |  |  |  |  |
| Manage Case List | View Own Case List |  | X |  |  |  |  | X | X | X | X |  |
| View Team Case List |  | X | X | X | X | X | X | X | X | X | X |
| View Department Case List |  | X | X | X | X |  |  |  |  |  | X |
| View All Collector's Case List |  | X | X | X | X |  |  |  |  |  | X |
| Remove one Case from a List |  | X |  |  | X |  |  |  |  |  |  |
| Add one Case to a List |  | X |  |  | X |  |  |  |  |  |  |
| Litigation | View the Litigation Module | X | X | X | X | X | X |  |  |  |  |  |
| Submit |  | X |  | X | X | X |  |  | X |  |  |
| Approve/decline |  |  | X | X | X |  |  |  |  |  |  |
| Write-Off | View the Write-Off Module (display cases ‘pending for write-off) | X | X | X | X | X | X |  |  |  |  |  |
| Submit |  | X |  | X | X | X | X | X | X | X |  |
| Approve |  |  | X | X | X |  |  |  |  |  |  |
| Decline |  |  | X | X | X |  |  |  |  |  |  |

#### REQD00023 – User management

**User management should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

System administrator should have ability to:

* Create/Remove Department
* Create/Remove Teams under Department
* Add/Remove users to/from Team
* Assign Role for User
* Manage list user by team/role
* User information:
* Username
* User ID
* Identification ID
* Team
* Department
* Bank Account number: just display information
* Region
* Role Name: List all the roles that collector belongs to
* Date In
* Date Out
* Working status

### Assignment Algorithms

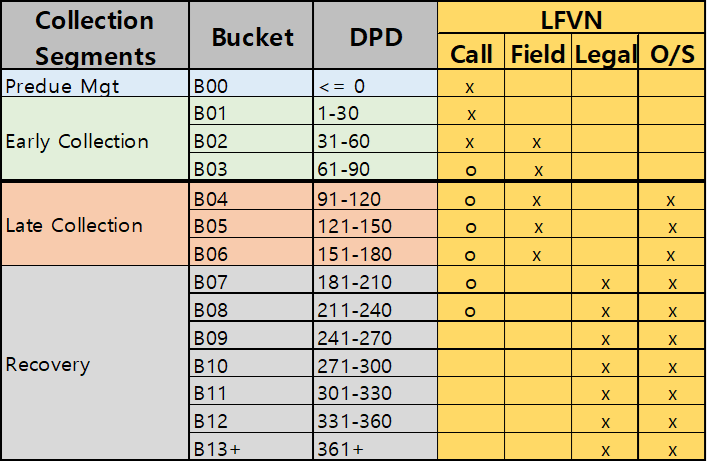
#### REQD00024 – Case assignment after creating

Cases are assigned automatically after creating according to the predefined rules (due to cases amount – total amount of collection cases grouped by collector should be equally or almost equally) as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

#### REQD00025 – Case re-assignment

Case can be re-assigned to another collector automatically and manually as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

Automatic re-assignment is done on the base of OVD Bucket (see the table below).



OVD amount is defined by Product Team as MTP (Min to Pay).

Automatic re-assignment rules should be the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

1. Automatic re-assignment is done for changes inside Early Collection [B01 – B03] only.
2. Automatic re-assignment is done only at Due date (e.g., if Bucket is updated in the middle of the cycle because of payment, re-assignment can be done at next Due date only).
3. If case is moved from B01 to B02 or from B03 to B02:

If in the last month, there are two or less activities “call” with the following results:

* + - Call Interrupt
    - Cannot Contact
    - No Possibility to Contact
    - Third party
    - Refuse
    - B.PTP

Case should be re-assigned for another different “call” collector.

Otherwise, case should be re-assigned to any “Field” collector.

1. If case is moved from B01 to B03 or from B02 to B03 case should be re-assigned to any “Field” collector.
2. If case is moved from B02 to B01 or from B03 to B01 case should be re-assigned to any “Call” collector.

#### REQD00026 – Assignment Algorithm for Outsource Cases

Case can be assigned for Outsource as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

The OS case will not be assigned to specific Collector but will be managed by special step in Collection strategy. See the description in the paragraph 5.9.2.

* 1. REQD00030 - Collection Strategy

### REQD00031 – Action approval process

Action approval process should be the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

For some actions executed during collection, it is required to implement the following approval process.

When an action is submitted for approval, this action appears in ‘pending for approval’ list of Approval Person.

Case Collector is still responsible for case and may execute any action for it.

Only the submitted action being approved by Approval Person.

Agreed limitation: only one action per each case can be pending for approval at each time (e.g. if interest waiving is submitted for approval, no other actions can be submitted for approval for the same case until interest waiving is approved/decline).

Approval person should have the following options:

* Open his/her ‘pending for approval’ list (should have all actions pending for approval, case details and name of action required to be approved).
* Approve the action (action is executed).
* Decline the action (action is deleted from list, nothing is done).
* Forward to another approval person.

### REQD00032 - General Process

Collection case will be routed to “General Process” right after its creation as same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

#### REQD00032.1 - General process workflow

**The flow for “General Strategy” is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

The flow for “General Strategy” is presented at the scheme below:



#### Early Collection (Contact) Stage

This stage is for steps from B01-B03. At this stage case can be assigned to “Call Collector” or “Field Collector” according to the assignment algorithm as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

#### Late Collection (Processing) Stage

This stage is for steps from B04-B06. Case re-assignment is done manually as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

#### Bad Debts (Recovery) stage

This stage is for steps B04-B13. Case re-assignment at this stage is done manually as the current configuration in LFVN Production environment but allow to work with BNPL collection case.

#### REQD00032.2 – Interest Waiving (Interest and Fee Write-Off)

**The process for “Interest Waiving” is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

This activity is available when contract is in bad debts.

For the case needed to apply “Interest Waiving” (Interest and Fee Write Off), Owner Collector should request to approve interest and fee write-off.

Collector should have an option to attach additional files and to input one amount that should be written off (in this document, we call it Request To Waive Amount).

This action requires approval process (see the description in the paragraph 5.4.1).

The first Approval Person is selected by system as Team Leader for Collector. Team Leader should have an option to submit an action to another approval person (see the details in the paragraph 5.4.1).

The condition for Approving Waiving is Customer need to pay all Outstanding balance except the Request To Waive Amount at the Waiving Date. This check is done manually.

At the Waiving Date, the Approval Person need to check in the Customer Service Screen:

If the needed to Pay amount is equal or smaller than the Request To Waive Amount, than The Approved Person should apply Waiving. The system will create transfers to Credit all the Customer Balance Accounts (Accounts are listed in Product Discovery Report) and Debit Bank Loss Account according to payment priority in the Product Discovery Report until the Request To Waive Amount is written off.

In case, Approval Person cannot approve the Waiving request at the same day with the Payment from Cardholder or Approval Person has some mistakes while processing the Waiving request, then some new interest/fee might come to Customer Balance. LFVN needs to prepare the solution for these cases by manually.

GL requirement regarding this requirement is confirmed. GL numbers are provided by LFVN in the “GL posting on WAY4” document and should be configured by Product Configuration.

The waived amount will not be calculated as Collector’s performance, e.g. it is required to retrieve the written off amount from WAY4.

#### REQD00032.3 – Skip Tracing

**The process for “Skip Tracing” is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

This activity is available at each step of General Collection process.

In case of losing communication with customer (cannot contact, missing…), Owner Collector can switch the case to “Skip tracing”.

During submission Collector should be able to input:

* One of the following activity result (activity reason):

|  |
| --- |
| Profile has Skip-tracing facility |
| Profile has no Skip tracing facility |
| No profile found |
| Skip-tracing via Calling - Successful - RPC (Right party Contact) |
| Skip-tracing via Calling - Successful - TPC (Third party Contact) |
| Skip-tracing via Calling - Unsuccessful |
| Skip-tracing via Internet - Successful - RPC (Right party Contact) |
| Skip-tracing via Internet - Successful - TPC (Third party Contact) |
| Skip-tracing via Internet - Unsuccessful |
| Skip-tracing via Field Visit - Successful - RPC (Right party Contact) |
| Skip-tracing via Field Visit - Successful - TPC (Third party Contact) |
| Skip-tracing via Field Visit - Unsuccessful |
| Other |

* Activity note: 50 characters – to display on the main case detail screen – no history (Case Details - Editable)
* Remark: 1000 characters – display in activity history
* Next Activity Date (Scheduled/Deadline) - cases with deadline today should be colored with red color in case list.

If case is submitted for “Skip Tracing”, Collector is still responsible for case and may execute any actions for it.

There should be an option to retrieve the list of such cases and perform any available actions.

After the Skip tracing process is completed, ‘Skip Tracing’ officer can clear ‘Skip Tracing’ flag.

#### REQD00032.4 – Write-Off

**The process for “Write-Off” is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

This activity is available at Bad Debts (Recovery) stage.

In case client move to Write-Off bucket (due to DPD or by other reason), MIS Officer will submit the case/ list of cases to Write-Off process.

This action requires approval process (see the description in the paragraph 5.4.1).

The first Approval Person is selected by system as Team Leader for Collector. Team Leader should have an option to submit an action to another approval person (see the details in the paragraph 5.4.1).

The movement of the total outstanding balance to off-balance sheet accounts is described in Product Discovery Report – Vol 16).

### REQD00033 - Litigation Process

**The process for “Litigation” is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

At any step of the “General Process” collector, Team Leader of collector, Supervisor of Collector or MIS Team officer may initiate the Litigation process.

This process should be done in parallel with General Collection process.

Collection Case owner is considered as responsible for this process so he/she should see all activities done for this process from main Collection case details.

The flow for “Litigation Process” is shown on diagram below:



#### REQD00033.1 – Application Request

**Application request for litigation is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

At this step, Owner Collector prepare all requested document, scan the hard copied and attach to the case and then send Case to “Application Approval” Step:

* Upload scan copied of the requested documents
* Submit/ Cancel

#### REQD00033.2 – Application Approval

**Action approval for litigation is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

Litigation approval is performed the same way as described in the paragraph 5.4.1 .

The first Approval Person is selected by system as Team Leader for Collector. Team Leader should have an option to submit an action to another approval person (see the details in the paragraph 5.4.1).

#### REQD00033.3 – Litigation process completion

**The completion of litigation process is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

The litigation process is marked as ‘Completed’ manually by last approval person. Group activity is required.

### REQD00034 – Collection Case Closing

**The closing of collection case is the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

Case is closed automatically if BNPL issuing contract have no debts (Total Balance = 0).

* 1. REQD00040 - Collector Worklist

**Collector worklists should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

### REQD00041 – Input Action

List of activity Type (activities) will be provided by LFVN during onsite discussion sessions Screen for perform an activity should contain:

* Activity type: Dropdown list
* Activity result: Dropdown list
* Activity note: 50 characters – to display on the main case detail screen – no history (Case Details - Editable)
* Remark: 1000 characters – display in activity history
* Next Activity Date (Scheduled/Deadline) - cases with deadline today should be colored with red color in case list.

Activity types and Activity results should be configurable, e.g., should be possible to add new one and to modify existing ones. These actions are to be allowed for MIS + Policy Team.

These activities are executed only to save some information under case history, no additional actions are supposed to be done during their executing.

| Activity Type | Activity Results | RPC (for reporting) |
| --- | --- | --- |
| Call | Promise (Right Party Contact) | x |
| Refuse (Right Party Contact) | x |
| Call Interrupt |  |
| Third Party |  |
| Cannot Contact |  |
| Impossibility to contact |  |
| Paid before (Right Party Contact) | x |
| Field Visit | Promise |  |
| Refuse |  |
| Third Party |  |
| Cannot Contact |  |
| Impossibility to contact |  |
| Paid before |  |
| Administration | Document preparation |  |
| Legal | Submit the legal applications to the court |  |
| Solving as a civil matter |  |
| Applications accepted |  |
| Update the lawsuit schedule |  |
| Announcement of reconcile/ verdict |  |
| appeals, protests |  |
| Suspension / Contemporary Suspension Decision |  |
| Committal/ Retrial |  |
| Delation | Submit the Delation application |  |
| Woking under requesting from Police department |  |
| Receiving the answer document from Police Department |  |
| Working with Government Agencies |  |
| Enforcement | Refund of court fee |  |
| Submit the enforcement application |  |
| Verify the enforcement conditions |  |
| Receiving the enforcement decision |  |
| Receiving the property istraint decision |  |
| Working with Government Agencies |  |
| Attending the Collaterals Aution processes |  |
| Receiving the Properties for the depts |  |
| Completion of related documents |  |

### REQD00042 – Other activities

#### Update client address for collection

It should be possible to update customer from Case screen.

#### Update case reason

|  |  |
| --- | --- |
| No | RFD |
| 1 | Customer Deceased |
| 2 | Customer Missing |
| 3 | Customer Ịn Jail |
| 4 | Salary not Recieved |
| 5 | Fraud |
| 6 | Retrenched |
| 7 | Other technical reasons |
| 8 | Unemployment |
| 9 | Over Committed |
| 10 | Bankruptcy |

#### Make plan for Field visit to Customer

Plan is done outside of WAY4 it is needed just to save next activity date:

* Scheduled time
* Deadline

### REQD00043 – Delete action from Case History

It is required to implement the custom option to delete activity (only for activities described in the paragraph 5.5.1) from case history (Custom Screen).

* 1. REQD00050 – Case Re-Assignment (manually or by file loading)

**During collection process, case can be re-assigned manually or by file loading as the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

During the Collection process, Case can be re-assigned manually by supervisor; Manager

It is also required by LFVN to have function to list all the case which may needed to re-assign base on filter conditions:

* DPD
* Region
* Department
* Team
* Amount Range (Total Amount)
* Last Payment Date
* Last Payment Amount
* Last Action
* Last Action Result
* OS: Y/N

This List then will be assigned manually:

* System should support to:
  + Standard: assign all cases to a specified Collector or one by one
  + Additional Request: select some cases then assign to a specified Collector (by file loading only).
  1. REQD00060 – Dashboards

**Collection dashboards for collector, team leader and manager should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

### Collector’s Dashboard

**Collector’s Dashboard should be the same as the current configuration in LFVN Production environment but allow to retrieve information of BNPL collection case.**

When accessing into Collection system, Collector is directly moved to a dashboard that includes all the information of cases that he/she is responsible for. The Dashboard should include information like:

Duration: working month

User should have ability to save the dashboard as csv file

* Total Customers that he/she is assigned
* Total Customers that he/she has worked on (Collector make any activity on the case): from beginning of current month
* % Coverage = (Total Customers that he/she has worked on)/ (Total Customers that he/she is assigned)
* Total Customers that he/she has to continue to work on: Total Assigned – Total has worked on
* When the Collector clicks on any upon statistic symbol, a sub-screen of cases list pops up:

This case list should be contained:

* Role Name
* Account Number
* CIF
* Customer Name
* Product Name
* Outstanding Amount: at a specific moment
* Particular DPD value (each DPD Range is highlighted in different colour): at a specific moment
* Worked upon (Y/N)
* Latest PTP Date
* PTP Amount
* Latest Activity
* Settlement Date/Due date
* Next Action Date
  + When Collector clicks on any row, it will jump to the case details screen

Note: For Call Collectors (bucket B00🡪 B02), an additional label named “RPC” (Right party contact) : count of successul contacts is required.

### Team Leader’s Dashboard

**Team Leader’s Dashboard should be the same as the current configuration in LFVN Production environment but allow to retrieve information of BNPL collection case.**

Duration: working month

User should have ability to save the dashboard as csv file

Different from a Collector who can only view cases that he/she is assigned, a teamleader can view:

* Total number of customers of his/her team
* Total Outstanding amount of customers of his/her team
* List of Collectors in his/her team and sum of contracts of each collector
* Total Customers that his/her team has worked on
* Total Customers that his/her team has to continue to working on
* % Coverage = Total Customers that his/her team has worked on/ Total Customers that his/her team is assigned
* Total Cases that pending for Litigation Approval
* Total Cases that pending for Write-Off Approval
* Total Cases that pending for Interest - Waiving Approval
* When the TeamLeader clicks on any upon statistic symbol, a sub-screen of cases list pops up:
* List of contracts as should contain information as below:
* Role name
* Account Number
* CIF
* Customer Name
* Product Name
* Outstanding Amount
* DPD (each DPD Range is highlighted in different colour): specific value
* Worked upon (Y/N)
* Latest PTP Date
* PTP Amount
* Latest Activity
* Settlement Date: due date
* Collector
* Team
* Department
* Next Action Date

When the Teamleader clicks on any row, it will jump to the case details screen.

### Manager’s Dashboard

**Manager’s Dashboard should be the same as the current configuration in LFVN Production environment but allow to retrieve information of BNPL collection case.**

Duration: working month

User should have ability to save the dashboard as csv file.

When a Collection Manager acceses into the Collection System, he can view the dashboard of the Department he is charged of.

The Dashboard should include the information as below:

* Total number of customers of his/her Department
* Total Outstanding amount of customers of his/her Department
* List of Teams in his/her Department and sum of Collectors in each Teams
* To each Team, shows the total contracts of each
* Total Customers that his/her Department has worked on
* Total Customers that his/her Department has to continue to working on
* Total Cases that pending for Litigation Approval
* Total Cases that pending for Write-Off Approval
* Total Cases that pending for Interest - Waiving Approval
* % Coverage = Total Customers that his/her Department has worked on/ Total Customers that his/her Department is assigned
* Total approved cases of Write-Off
* Total approved amount of litigation expense
* When the Department manager clicks on any upon statistic symbol, a sub-screen of cases list pops up:

List of contracts should contain information as below:

* Role name
* Account Number
* CIF
* Customer Name
* Product Name
* Outstanding Amount
* DPD (each DPD Range is highlighted in different colour): specific value
* Worked upon (Y/N)
* Latest PTP Date
* PTP Amount
* Latest Activity
* Settlement Date/due date
* Collector
* Team
* Department
* Next Action Date

When the Manager clicks on any row, it will jump to the case details screen

* 1. REQD00070 – Reports

**Collection reports should be kept the same as the current configuration in LFVN Production environment but allow to retrieve information of BNPL collection case.**

User should have ability to select Parameters to generate Report.

Reports should be exported as csv files.

List of Parameters should be flexible according to Report type:

* Performance Report – the report displays all re-assignments (change case owner) done for the period from ‘From Date’ till ‘To Date’
  + From Date
  + To Date
  + User Group
  + Collector ID: multiple choices
  + Role name: multiple choices
  + Report Template:
    - Performance
    - Case owner History
* Operation Report – selects all cases assigned for collector for the selected period, grouped by collector
* From Month
* To Month
* User group
* Bucket
* Product
* Collector
* Write-off Report –selects all cases approved\declined for write-off during the period
  + From Month
  + To Month
  + Approval Status

**For BNPL product, Debt Collection Team requests the following reports, which are agreed between LFVN (Mrs. Vu Thi Hang) and OPW that LFVN IT will be responsible to make these reports. Openway does not need to do anything about these new requirements.**

**The below descriptions are only purposed for LFVN IT reference.**

* Statement Report: Báo cáo lên sao kê của các khoản BNPL trên hệ thống

Báo cáo này phục vụ cho việc đẩy lên hệ thống khác chạy Campaign Voice blaster (nhắc nợ tự động). Báo cáo có nội dung và tần suất xuát dữ liệu như sau:

* + Tần suất: định kỳ vào ngày lên sao kê: lấy tất cả Hợp đồng có ngày lên sao kê = ngày xuất dữ liệu
  + Hình thức: Xuất tự động vào folder báo cáo
  + Nội dung:

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Số hợp đồng | Họ tên Khách hàng | Số điện thoại 1 | Số điện thoại 2 | Số điện thoại 3 | Ngày sao kê | Tháng và năm lên sao kê | Ngày đến hạn | Số tiền lên sao kê | Số tiền tối thiểu lên sao kê |
|  |  |  |  |  |  |  |  |  |  |

* Báo cáo Danh mục Khách hàng:

Theo dõi danh mục hiện tại của các Khách hàng theo dõi trên Way4. Ghép chung với báo cáo Customer hiện có của Thẻ tín dụng

* Báo cáo lịch sử tác động của Cán bộ THN:

Là báo cáo theo dõi tác động của Cán bộ thu hồi nợ trên các hợp đồng BNPL

Báo csao này ghép chung với Báo cáo tác động hiện có của Thẻ tín dụng. cần thêm 1 cột tên sản phẩm để phân biệt

* Báo cáo lịch sử Hứa thanh toán:

Là báo cáo theo dõi thông tin hứa trả của Khách hàng. Báo cáo này ghép chung với Báo cáo lịch sử hứa thanh toán của Thẻ tín dụng. cần thêm 1 cột tên sản phẩm để phân biệt

* Báo cáo lịch sử thanh toán:

Là báo cáo theo sõi lịch sử thanh toán của Khách hàng. Báo cáo này ghép chung với báo cáo Payment hiện của có Thẻ tín dụng.

* 1. REQD00080 - Other Requirement

### REQD00081 – Good debt/Bad debt Management

**The rules are used for OVD Bucket change should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

This paragraph descries only OVD Bucket (Case Step) update.

OVD Bucket classification is presented in the paragraph 5.3.2.3.

The following rules should be used for OVD Bucket change:

1. If DPD range increases, bucket is to be updated automatically and immediately (at Due Date).
2. If DPD range decreases and bucket is moved inside Early Collection [B01 – B03] Bucket is updated automatically and immediately (at Payment Date).
3. If DPD range decreases and bucket is moved inside Late Collection/Recovery [B04 – B13] OVD Bucket is updated automatically and immediately (at Payment Date).
4. If OVD bucket >= B04 and bucket should be moved to Early Collection (due to DPD decreasing), bucket will not be updated automatically at payment date.

The following process is to be implemented for such case:

1. At Due Date system checks all cases with OVD bucket >=B04 and DPD <= 90 and marks them as ‘Pending for bucket change’. If case is already marked, it is not checked.
2. At End Of Day the system checks cases that are pending for 3 months:

* If DPD=0 and DPD in last three months not over X days than system marks case as ‘Waiting for Approval’. X will be defined by LFVN as a global parameter, now it is 9 DPDs.
* If not, system clears mark ‘Pending for bucket change’.

1. When case is marked as ‘Waiting for Approval’ it should be processed the same way as described in the paragraph 3.4.1. Approval Person is selected as Collection Strategy Planning Department Manager.
2. If bucket change is approved, case is moved from approval list and bucket is changed to B00.
3. If bucket change is declined, case is just moved from approval list.

In some special cases, the backward OVD bucket may be filtered manually in csv file, it is required by LFVN to have the import function for this file to approval.

The loaded file should by in text format and should contain Case IDT.

All cases from this file should be marked as ‘Waiting for Approval’.

### REQD00082 – OS Management

**OS management process should be kept the same as the current configuration in LFVN Production environment but allow to work with BNPL collection case.**

For cases which needed to be outsource, LFVN will import by csv file, list case in this file will be stored in “OS Pending List”.

Manager will have ability to:

* Approve the case/or all the list:
  + Update Owner of the case to “null”
  + Update “OS flag” to Yes (agreed to use step)
  + Edit the effective Date (from imported file)
* Decline the case/Or all the list:
  + Remove the case from “OS Pending List”
* Manage the approved OS case list:
  + Filter the list by filter conditions:
    - From Date
    - To Date
    - OS Agency

The list of OS should include:

* CIF
* Amount at the date OS approved
* Outstanding amount
* OS Agency
* OS Date: Effective Date

Format of the importing file:

|  |  |  |
| --- | --- | --- |
| No. | Field Name | Format |
| 1 | CaseId | String |
| 2 | OS Agency Code | String |
| 3 | Effective Date | Date Format |
| 4 | Amount | Money |

### REQD00083 – Field Card

**Field Card report format for customer visit should be kept the same as the current configuration in LFVN Production but allow to retrieve information of BNPL collection case.**

User should be able to generate the report that contains the information for Customer visit.

### REQD00084 – Role and case screen

**Role and case screen format should be kept the same as the current configuration in LFVN Production but allow to retrieve information of BNPL collection case.**

LFVN wants to have a new screen which show: Role => Collectors => Cases (just show the information and save to csv file). Case list should contain the same information as described in the paragraph 5.7.1.