



# Collection Process (SOP)

This SOP outlines the procedures followed by the Collection Department to manage overdue accounts and ensure timely collections. It also defines roles, responsibilities, communication protocols, and escalation paths for the team handling defaulter accounts at various stages of delinquency.

## ▼ Ticket Criteria

Each case must be evaluated based on the following criteria before deciding the next course of action:

- **Valid Cases for Collection:**

- Customers whose accounts are past due and have payment-related issues such as:
  - **Billing cycle issues:** Discrepancies in the customer's billing cycle that have resulted in non-payment.
  - **Service pause requests:** Customers wishing to pause their service due to various reasons must be informed about the applicable terms before pausing their service.

- **Payment issues:** Cases where customers have encountered problems making payments (e.g., payment gateway errors, declined transactions).
- **Discount or offers-related queries:** Customers asking for discounts or promotional offers but having overdue payments.
- **Invalid Cases for Collection:**
  - Customers with overdue payments who are experiencing non-payment-related issues:
    - **Sync issues, WiFi problems:** These must first be addressed by the support team.
    - **Referral issues:** If the customer has issues with referral credits or discounts, these should be resolved by the support team before moving to collections.

#### ▼ Workflow Process

The collection process is divided into various stages, depending on how long an account has been overdue. Each stage has a set of actions and communication strategies to be followed by the collection team.

### Bucket/Level 1 (1 to 6 Days Overdue)

- **Objective:** To remind customers of their overdue payments and encourage them to take early action.
- **Communication Channels:**
  - SMS
  - Email
  - IVR (Interactive Voice Response)
  - WhatsApp notifications
- **Procedure:**
  - Automated reminders sent to customers.

- Encouragement to make immediate payments or clarify any issues preventing payment.
- Personalized follow-up if no payment is received within 3 days.

## **Bucket/Level 2 (7 to 60 Days Overdue)**

- **Objective:** To intensify collection efforts for accounts that remain overdue for a longer period.
- **Communication Plan:**
  - Multiple reminders through SMS, Email, WhatsApp, Calls, and IVR.
  - Personalized follow-ups by collection agents to establish contact with the customer.
  - Negotiate payment plans if necessary (e.g., installment options).
- **Procedure:**
  - Collection agents reach out to customers and discuss potential payment options.
  - Continuous tracking of customer responses.
  - Reminders are sent on days 15, 30, and 45 if no payment is made.

## **Bucket/Level 3 (More than 60 Days Overdue)**

- **Objective:** To transfer cases to the **Asset Recovery Team (ART)** for further action.
- **Procedure:**
  - The case is considered critical, and ART will engage in more aggressive recovery actions.
  - ART to validate the overdue case and send recovery notifications within 24 hours of receiving the case.
  - Site visits and legal notices will be issued if necessary.

## ▼ Support Workflow

Before transferring tickets to the collection team, support agents must ensure that the defaulter status and payment-related queries are properly addressed.

### Support Approach to Defaulter Cases

- **Handling Defaulter Tickets:** Outline the scenarios in which support agents should move a ticket to Collections, including cases of billing cycle issues, paused service requests, and payment inquiries.
- **Pausing Service Requests:** Define guidelines for offering a ₹250 payment link option only if the customer is out of the station. For repeated requests, escalate to the collection team.
- **Promised Validity or Discounts:** If customers mention previous promises of validity or discounts, support agents must verify and, upon confirmation, escalate to the Collections team.
- **Defaulter Movement to Ops/Logistics:** For cases requiring a tech visit, customers are instructed to clear overdue payments before a visit can be scheduled. Collection team transfers these cases post-payment to the ops/logistics team.

### Non-Payment Service Issues

- **Technical Issues:**

If the customer is facing issues like sync failures or WiFi problems, the support team must resolve these issues before transferring the case to collections.

- **Tech Visit Requests:**

- If a tech visit is required, the support team must inform the customer that any overdue payment must be cleared before the tech visit can be scheduled. The case is then moved to collections if the customer agrees.

### Callback Turnaround Time (TAT)

- For all collection-related queries, the support agent must inform the customer that a callback will be made within 30 minutes.

#### ▼ Team Responsibilities

### Collection Team

- **Responsibility:** The collection team handles overdue accounts from 1 to 60 days. Their key responsibilities include:
  - Sending automated and personalized reminders.
  - Contacting customers to negotiate payment plans.
  - Escalating cases that go beyond 60 days to the ART team.

### Support Team

- **Responsibility:** The support team handles non-payment-related customer issues such as technical glitches and service requests. Only after resolving these issues should tickets be transferred to the collections team.

### Asset Recovery Team (ART)

- **Responsibility:** The ART team handles overdue accounts that are more than 60 days past due. They are responsible for:
  - Sending legal notices if customers are unresponsive.
  - Conducting on-site visits to recover assets.
  - Collaborating with local agents for field investigation.

#### ▼ Additional Guidelines

### Purifier ID

- When transferring a ticket to the collection team, updating the **Purifier ID** is mandatory. Failure to include the Purifier ID will result in the ticket being returned to the support team.

### Legal Notices

- If no payment or communication is received from the customer, legal notices will be sent via both email and WhatsApp. The customer will have 15 days to respond before the case is marked as **NPA (Non-Performing Asset)**.

## **Asset Recovery Timeline**

- **Site Visits:**
  - The ART team must visit the customer's location within 24 to 48 hours of case validation.
  - If the customer is not available, neighbors will be asked about the customer's whereabouts, and follow-up visits will be scheduled.
  - If the customer has vacated the premises, a ground-level investigation will be initiated.

## **Escalation for ART Cases**

- **Slack Channel:**For urgent cases, use the Slack channel `#art-team` and tag the `@art_team` for priority handling.