MA!N - Credit Management User Manual (basic)

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1 Introduction MA!N Credit Management

MA!N can be used as a stand alone application, but most the time it is used to fill the gap left by other applications. This means that MA!N will need data from other applications for workflows. For credit management this can be data about customers and invoices.

MA!N uses the data to calculate tasks, aging, proposals, risk and more. This to provide a quick insight in, and understanding of the portfolio. Uploading and processing data is a background activity and can be done realtime or as a batch process. In both cases users can keep using the application while it's processing data.

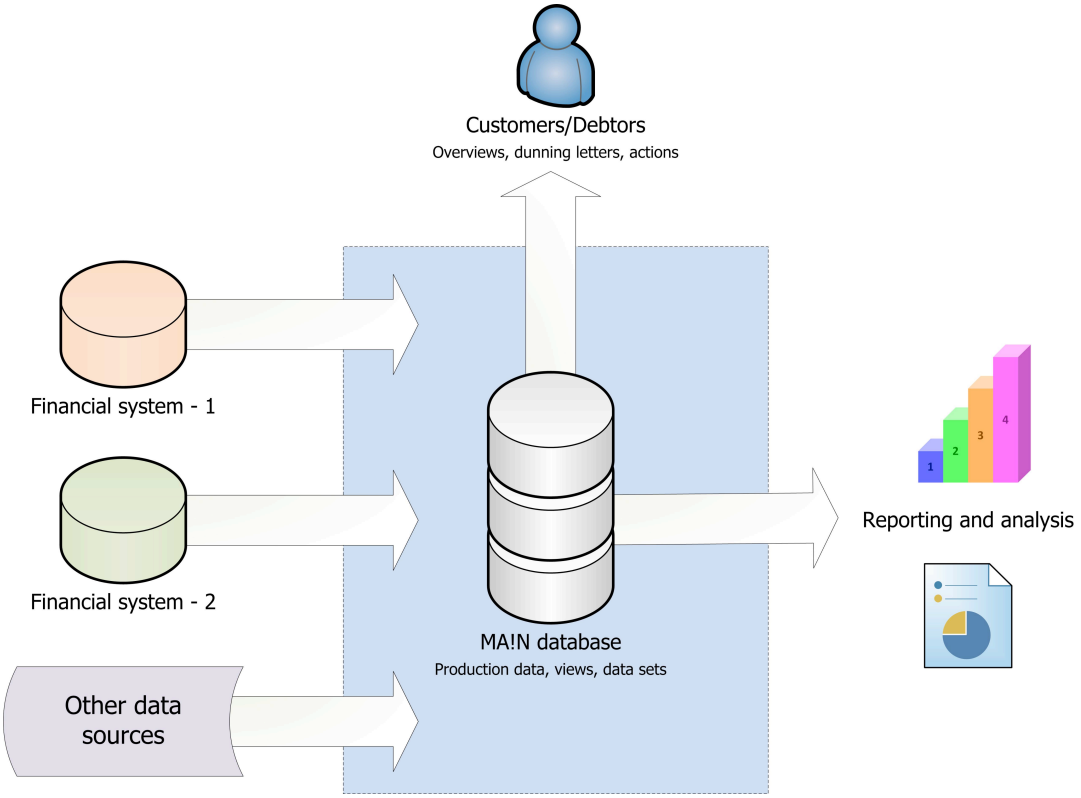


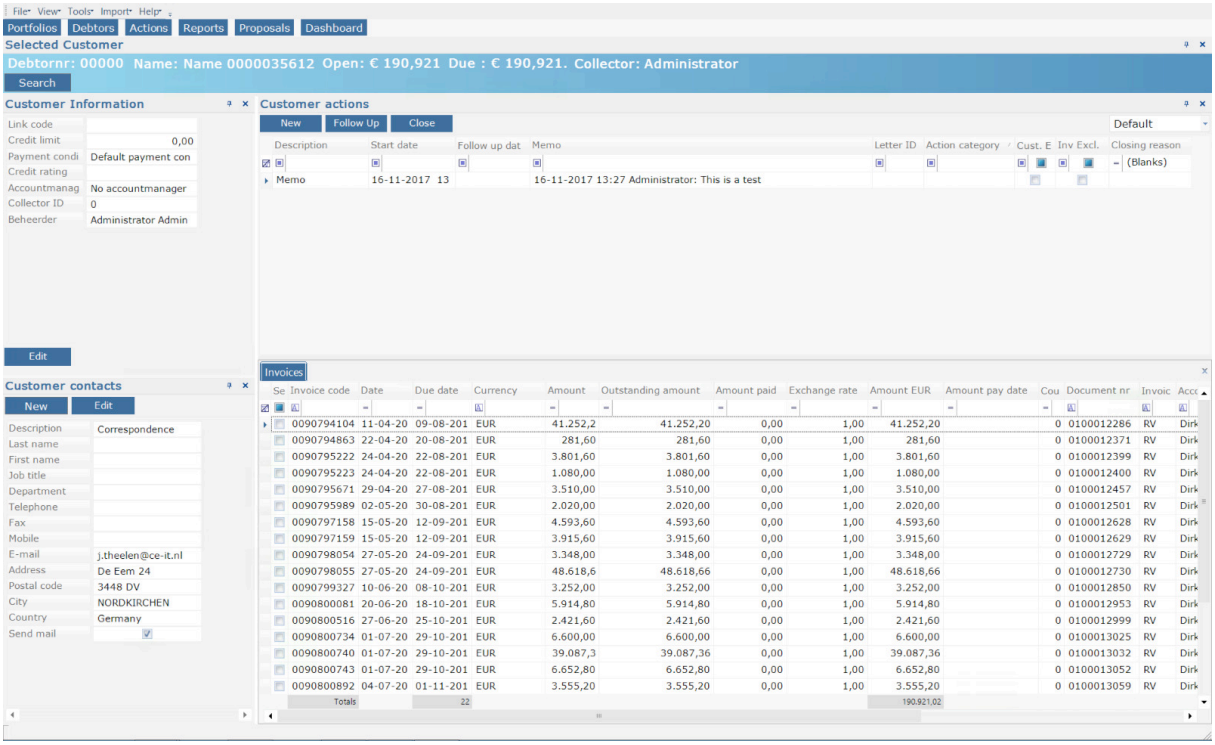
Image: Overview MA!N interfaces/links and the database.

2 Windows, panels and tabs; background

The MAIN user interface is made up of several windows and can be adjusted to different roles or users within MA!N. This enables MA!N to present just the relevant information and tools that you need to get things done. The latter means that the interface set up in this document might not be the set up that you are using.

Default you will see in the top of the screen general buttons (tabs) like Portfolios, Debtors and Actions. These tabs contain information from the selected administration and portfolio. Debtors for example shows all debtors that are part of the selected portfolio.

After selecting a debtor or action in one of the tabs, MA!N will display all debtor details like invoices, debtor actions and customer information. Depending your set up you might also see a button payment arrangement or credit information.



2.1 General features

There are some common features spread across the MA!N user interface:

- Sorting: by click once on the head of a column to sort ascending and click a second time to sort descending.
- Filtering: you can use the filter feature to display specific information. For example an amount or action type. There are multiple options for filtering. You can select a single value, but you can also use features like Greater Than, Contains etc. You can compare filtering in MA!N with filtering in Microsoft Excel.
- Exporting: by clicking the right mouse button you can export information from a screen (part) to Microsoft Excel.

During your work data within windows might need a refresh. You can do this in multiple ways:

- Select a portfolio. Once selected all linked windows will be refreshed.
- Data for a customer is refreshed when a (new) customer is selected.
- You can refresh data from a single window by clicking on the block in the upper left corner.

3 Collections management

3.1 Portfolios

MA!N offers the option to work with multiple portfolios so that each user or team can have a seperate portfolio with its own customers and to do lists. By default the user will see the assigned portfolio after logging in. Depending the authorisations users can also select other or multiple portfolios.

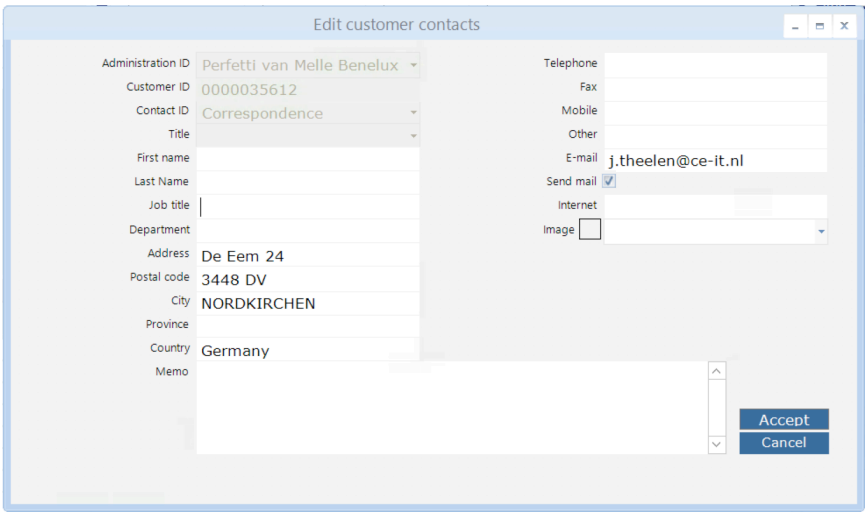
3.2 Customer contacts

You can find the customer contacts in the window or tab "Contacts".

Main contact and additional contact(s)
The contact person of a customer is extracted during the import from the financial application that is in use within your company. This contact person is often called the primary- or "main" contact with "Contact ID" = [Correspondence address].

This primary contact can be changed but keep in mind that the next time the data is imported from your financial application the altered information will be automatically updated if not configured otherwise.

- The collector may add unlimited additional contacts with " Contact ID" = [Extra contact, Additional contact] and also maintain these contacts.
- After clicking the "New" or "Edit" button a separate pop-up window will open where the data is entered and stored after your approval.
- After clicking the "Delete" button first a warning will be displayed before the contact can be removed.



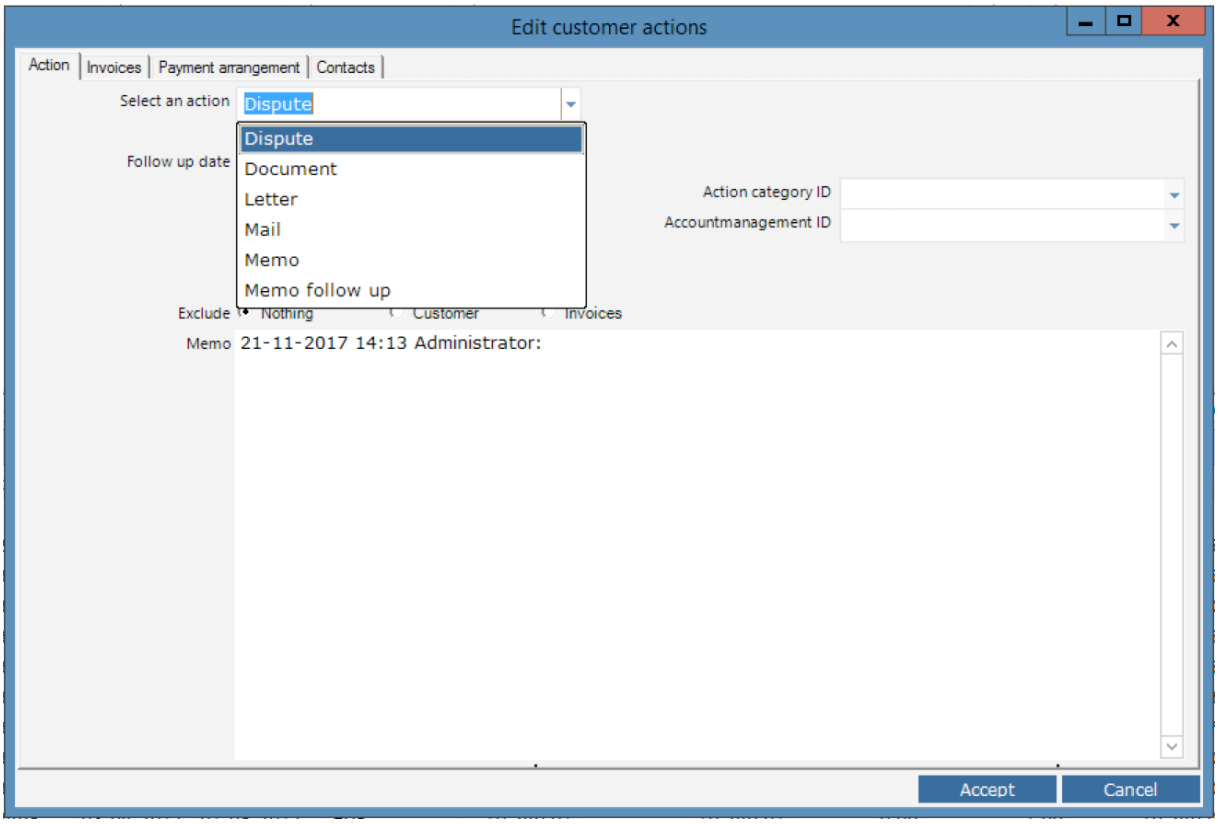
Contact ID
At the contact details of a customer you can specify "Contact ID". Only one contact can have the ID [Correspondence address]. The details of this contact person are by default used in correspondence with the customer.

Contact details of additional contacts are by default <u>not</u> used in the correspondence with the customer.

3.3 Customer actions

The "Actions" window displays all actions that are executed for a customer. To add a new action, you simply click the button "New". This wil result in the pop-up window as displayed below. If you want to do a follow up on a previous action, you can select the button "Follow Up" instead of "New".

In this window you can select the type of action that you want to do and add comments. It also has tabs for selecting invoices or to add details for a payment arrangement.



Action automatically closed

- If an open action has reached its end date it will automatically become a closed action. Hereinafter MA!N will make a new proposal (system proposal) for the concerning customer. Once this proposal has been processed by you the customer is again part of the collection process and a new open action has arisen.
- If an action is configured with closing when invoice or customer is zero. In those cases MA!N will close an action when the outstanding amount of the selected invoice(s) becomes zero and in case of the customer if the total outstanding becomes zero of negative.

Action manually closed

An action may also be closed manually if the customer, for example, fulfilled its obligationor when one wants to start another action.

3.4 Customer invoice mutations

This part gives an overview of payments and mutations on an invoice at a selected customer. The details of payments will be shown by selecting an invoice via "Customer open invoices" (only in the case of a partial payment) or via "Customer closed invoices".

4 Workflows

4.1 Preface

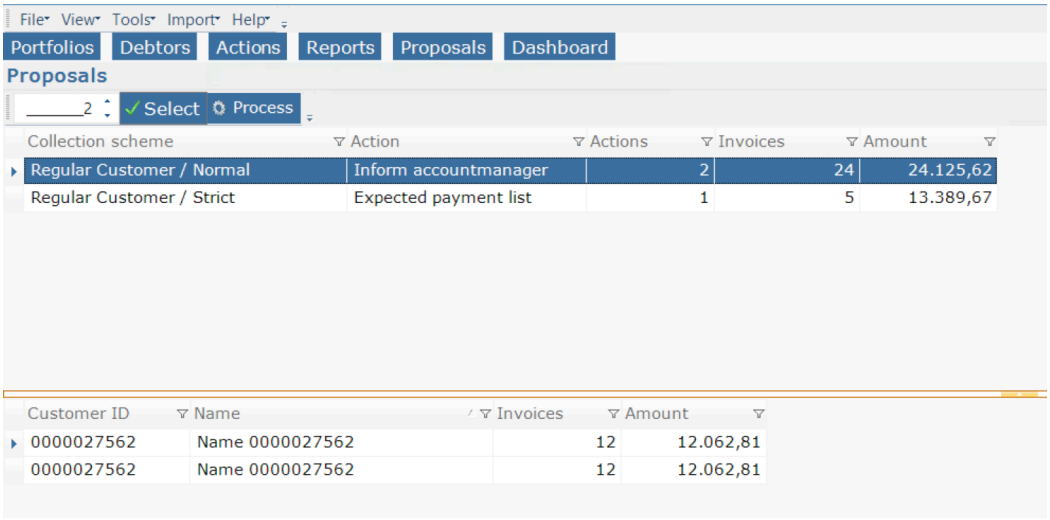
MA!N provides several tools to support you in remembering and following up the actions with your customers; this is your daily workflow. For this the Proposal list and the Action list have been developed.

4.2 Proposals

Based on the collection schemes MA!N will calculate which action has to be processed for which customer. After processing a proposal, it will occur as an action in the Action window of a customer. When the action reaches it end date, for example five days after processing a reminder, MA!N will close the action and will propose a new action that will be visible in the Proposals window.

The Proposals window consists of two parts. The upper part displays the different action types and the total number of actions for that type. By selecting a line, MA!N will display the customers with that type of action. After selecting one or more customers and clicking the Process button, MA!N will process these proposals. If it's allowed to send a letter by email, and if the customer has an email address, MA!N will send the letter by email. If that's not the case MA!N will create a (PDF) batch file that you can print.

Proposals that are processed will no longer be visible in the Proposals window. These are now visible as an Open Action in the Action window of a customer. At the moment that the action has reached its end date, MA!N will close action. Hereinafter MA!N will make a new proposal (system proposal) for the specific customer.



A collection scheme consists of a standard flow of actions which will most of the time start when an invoice is overdue. It has the following characteristics:

- There can be multiple collection schemes for different types of customers. Each customer will be assigned to one scheme.
- The "trigger" is the oldest invoice that is not excluded;
- Each collection scheme consists of collection actions such as phone calls, letters (send) and emailing.

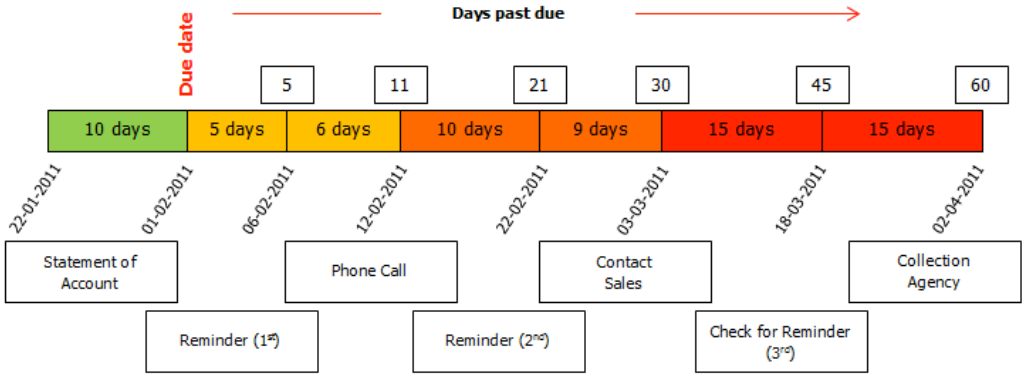


Image: Conceptual model of a collection scheme.

Attention:

- As long as a proposal has not been processed it remains visible in screen/panel or tab "Proposals";
- As long as a customer/debtor has not paid this process is repeated until the last action.

4.3 Excluding a customer or invoice

It is possible to exclude a customer from the proposals list for example due to a dispute. This can be done by creating a new action for this customer with the option that the customer will be excluded from proposals via option "Exclude: Customer". (see image below)

As long as this (manual) action "continues" MA!N **will not** propose a proposal (action) for the customer concerned.

4.4 Involving other stakeholders

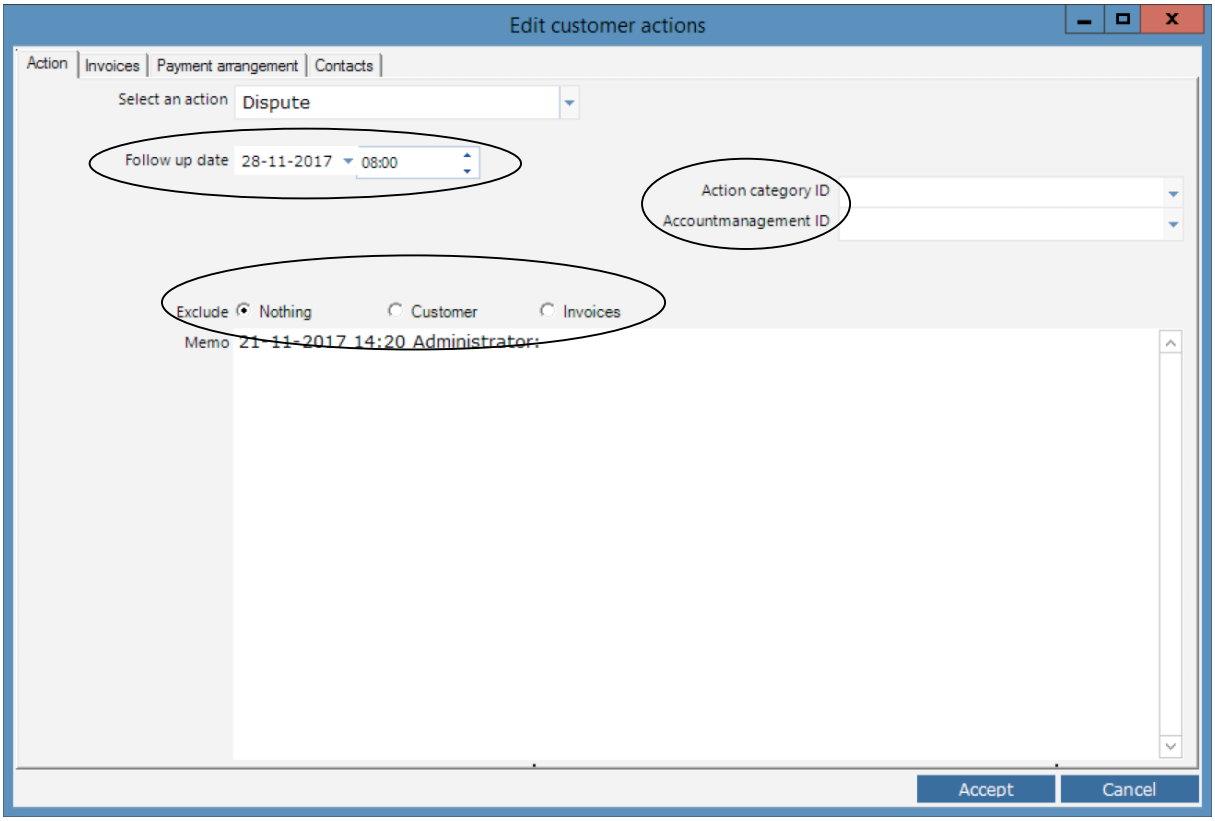
In some cases you want to involve the account manager to the action.To do this, include at the action the account manager via the "Accountmanagement ID" list. The account manager (action taker) who is selected has overall responsibility for the relationship with the customer and is, depending on the customer policy within your company, also responsible for the continuity of the action. (see image below)

4.5 Action categories

In some cases you want to associate a specific action category ID to the action. To do this, include at the action the action category ID via the "Action category ID" list. An action category adds more details to an action.

4.6 Setting a follow up date

You can select a follow up date which will "mute" the action until this date. On that date the action will occur again in the Actions window. (see image below)



4.7 Follow up (to do list)

The Action window contains all open actions that need some kind of manual attention. By selecting an action in this window, MA!N will load the other windows with information from the selected customer. By clicking the follow up button in the Customer Actions window you can do a follow up on the previous action.

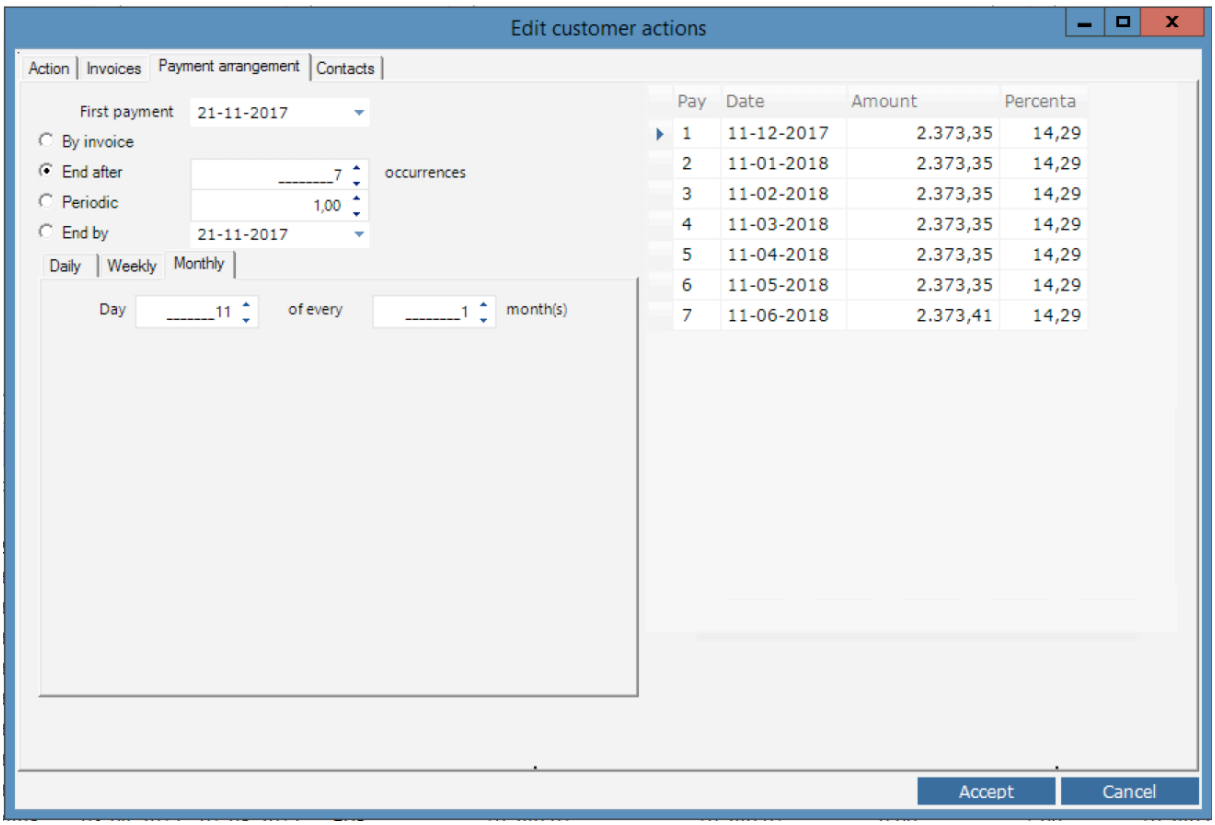
This window is your, or team, personal to do list.

5 Payment arrangements

To create a payment arrangement for a customer the following steps must be followed:

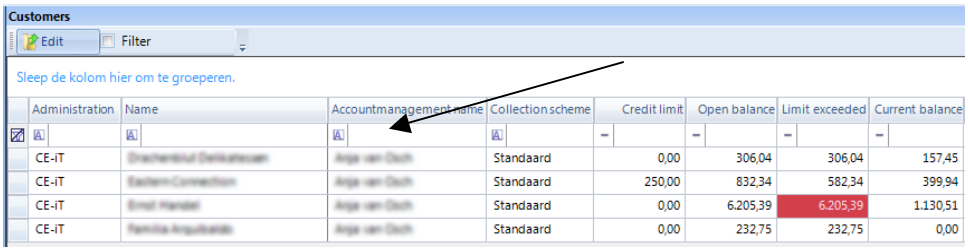
1. Create a new action.
2. Select the action payment arrangement.
3. Go to the tab invoices and select one or more invoices.
4. Go to the tab payment arrangement:
    a. Select the number of periods or the amount that will be paid periodically.
    b. Select period interval (daily, weekly, monthly)
    c. On the right, you will see the payment plan. Here you can adjust individual amounts and due dates.
5. Click the Accept button to confirm payment arrangement and to create a confirmation letter or email.

MA!N will check if a customer complies with the payment arrangement. If that's not the case, MA!N will propose or execute additional actions.



6 Appendix 1: Filtering, searching and selection criteria

MA!N is designed in such a way that you can filter, search and enter selection criteria from almost every screen/panel or tab. In most cases, MA!N shows - just below the line of column names - an additional line with the various possibilities. Per column this can be set by you.



After clicking once with the left mouse button in the column cell, the cell will look like in the image below. You can then enter a (partial) search. MA!N will immediately respond by showing the filtered result while entering text or numbers.

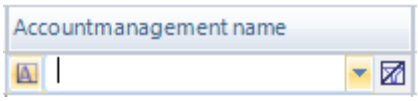
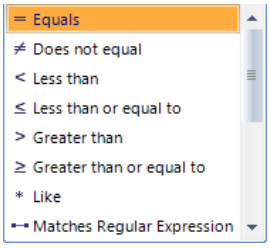


Image: After clicking once with the left mouse button in the cell just below the column name the cell looks different.

Filter/search options; the icon

How exactly MA!N filters is set by yourself by clicking once on the icon. At that time a list with several options appears; for example "= Equals" will only show results that exactly match (all characters) the characters you entered. A more flexible option is the "Contains" option. Suppose you enter character "a"; this will show <u>all</u> results containing this character.



Besides the column search MA!N offers two additional, separate options for searching customers and invoices, the next paragraphs in this appendix describes this possibility.

Clear filter/search; the icon

A filter or search can be cleared for a single column or for all columns at once by clicking the icon. This icon can be found in a column and also in front of the (extra) line. By using the icon in the extra line <u>all</u> filter settings are cleared so that the unfiltered data is shown again.

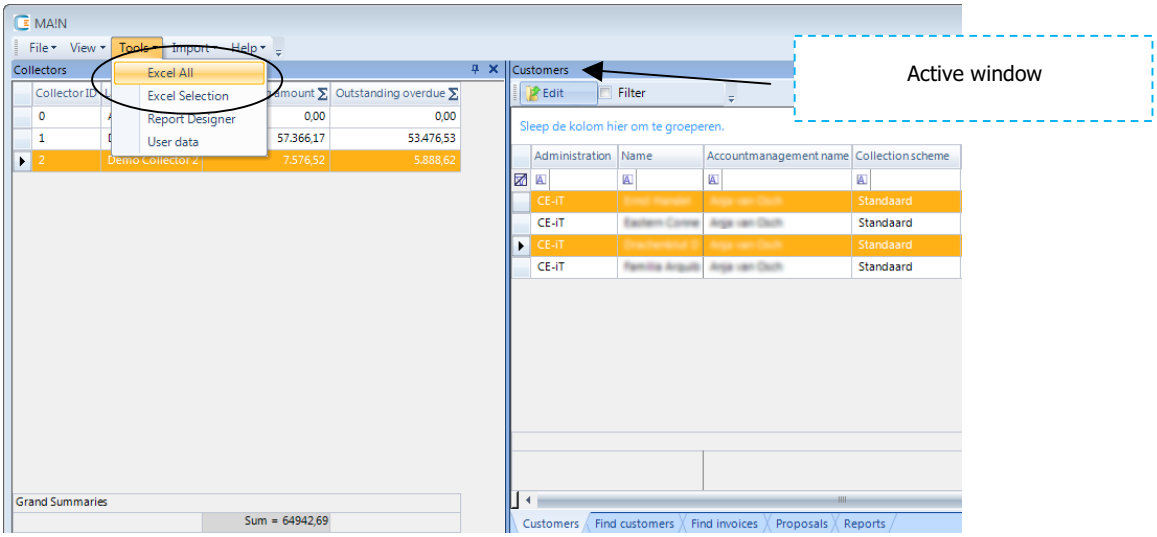
7 Appendix 2: export data to Microsoft Excel

MA!N has the ability to export data from almost every screen/panel or tab to Microsoft Excel. Use this possibility for example in order to perform additional analysis in the familiar Microsoft Office environment which is used by many employees, or to share data via a (protected) department SharePoint.

Below is an example where all customers/ are exported from screen/panel or tab "Customers":

- Make sure that the "Customers" window or tab is active;
- In the MA!N menu click the menu item "Tools → Excel All";
- Microsoft Excel starts automatically and <u>all</u> data from the active MA!N screen/panel or tab MA!N are loaded and displayed in Microsoft Excel.

Also, a **part** of the selection can be exported to Microsoft Excel. For this purpose choose menu item "Tools → Excel Selection". With this option, only the <u>selected</u> data in the active screen/panel or tab is exported to Microsoft Excel.



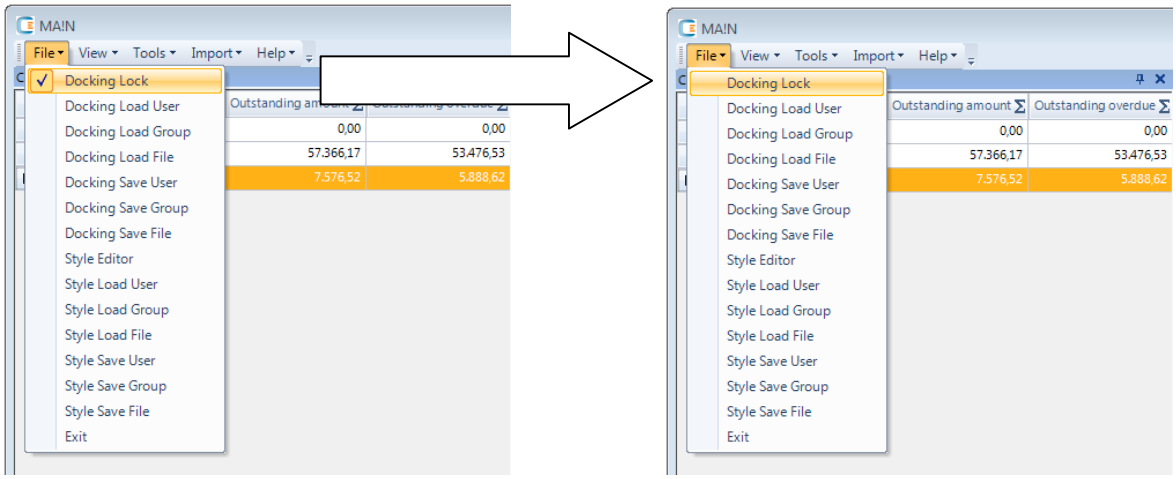
8 Appendix 3: (re)arranging windows

8.1 Window and tab location

MA!N is very flexible in terms of window location and positioning. You will determine where in the windows that you use will reside. Default the windows are locked and to reposition windows you will have to unlock the docking. This option is checked by default which means that the components are currently locked (not moveable).

Step 1: unlocking

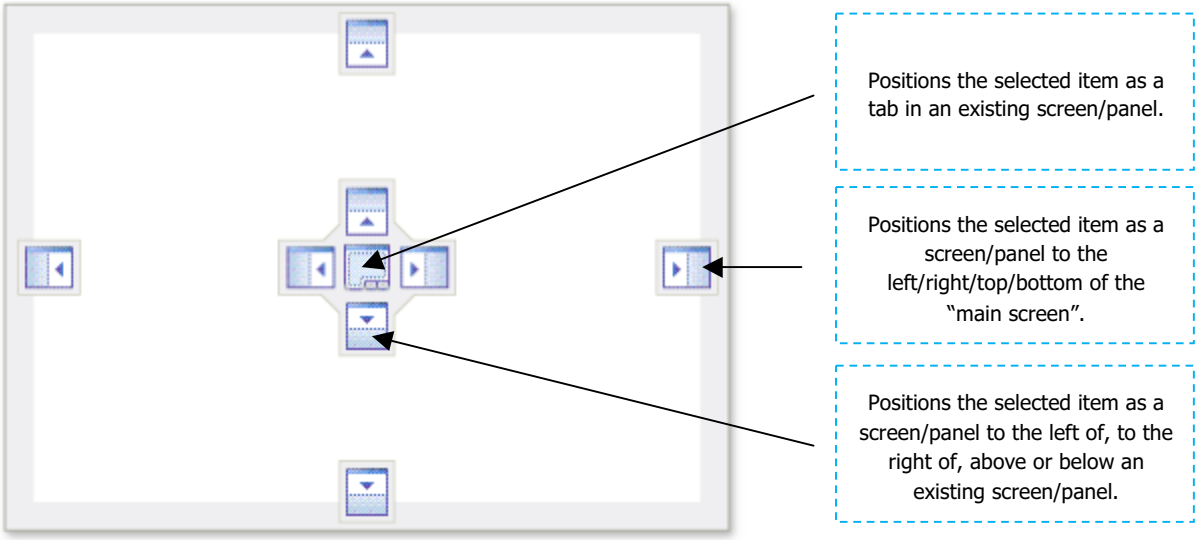
Click on menu item "File" once with the left mouse button on item "Docking Lock", this option will now be unchecked. After unlocking all the windows can be moved to another location.

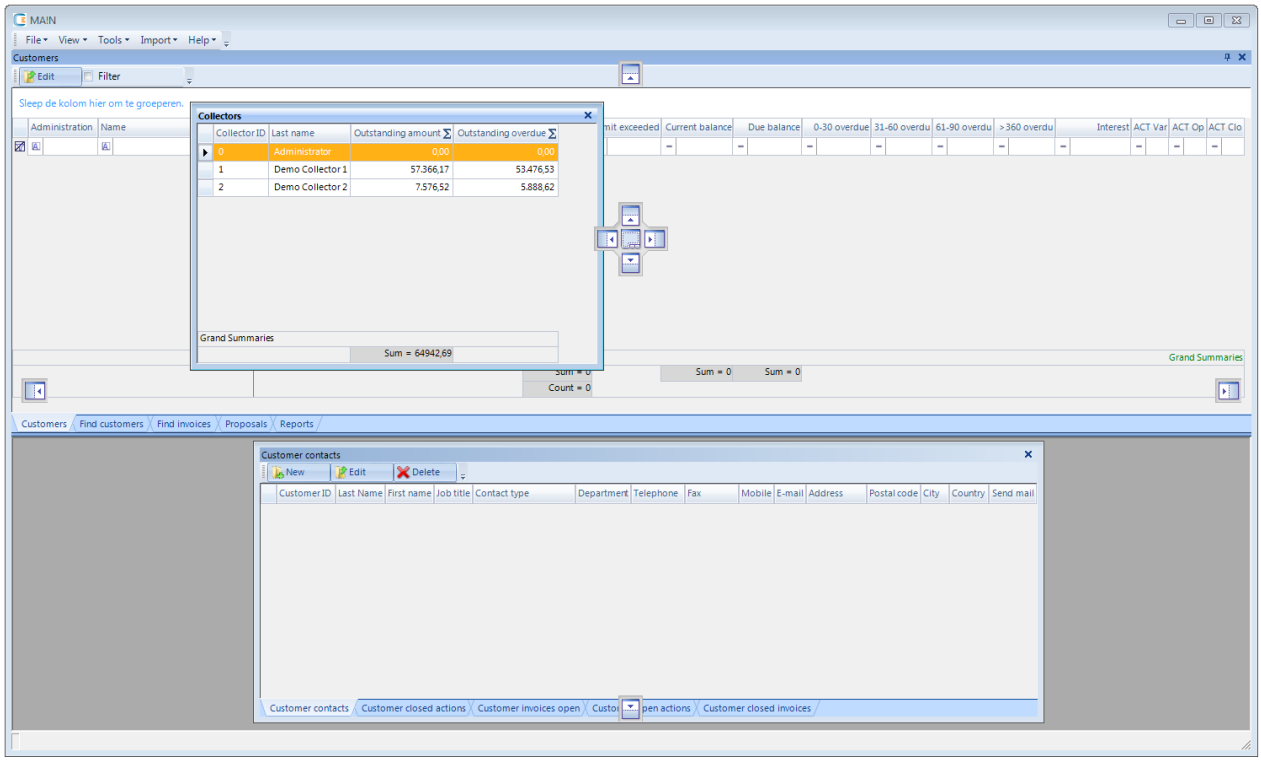


Step 2: repositioning

a. Window: By clicking with the left mouse button <u>and</u> holding the window title this complete window (including any tabs) is selected to move. The selected screen/panel can be "dragged" to another location and can be placed as a new window. Also, the selected window can be placed as a separate tab in another window;
b. Tab: Also in this case, clicking the left mouse button and holding the title, in this case the tab title. The selected tab can be relocated into the existing window or the complete tab can be "dragged" and positioned as a separate window.

Both in step 2a and step 2b it is notable that MA!N shows an extra set of icons when the part to move (window or tab) is held with the left mouse button. These icons are called the "docking icons".





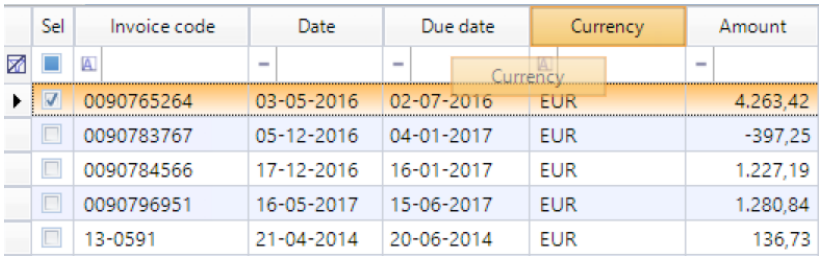
Step 3: saving

Saving the layout using one of these options from the MA!N menu "File":

- Docking Save User: Saves the layout only for you, the next time MA!N is started, this saved layout is shown;
- Docking Save Group: Saves the layout for a group of colleagues who have not set an own layout (for instance new employees). Colleagues who already set and save their own layout preserve this layout;
- Docking Save File: This option is actually the backup option for the layout. The layout is stored in a "style" file in a location of your choice with file extension ".idl". At any given moment, this stored layout file can be used as the MA!N layout setting via Docking Load File.

8.2 Column layout

Furthermore, it is possible to change the column layout and sequence in a window or tab. This can easily be done by clicking with the left mouse button on the column, hold it and then move.



To save the new layout you move your mouse inside the adjusted window and click the right mouse button > select Layout > select Save Group Control.