



cognition

ASP based automated credit management workflow

The quest to refine operations and improve processes is critical within Debt Collection Agencies and corporate collections teams.

There is constant pressure to drive down operational costs, eliminate inefficiencies, reduce manual intervention and minimise time spent on administrative tasks.

With thin margins and slender business models, businesses must find ways to streamline their current practices in order to maximize productivity and remain competitive.

cognition Application Service Provision (ASP) as the name suggests is the provision of fully functional and powerful automated credit management workflow system as a service.

Redline Software hosts the applications on powerful servers in a secure Data Centre and we charge for the use of the tailored application only on a usage basis plus a standard monthly charge.

Our clients' operators, managers and administrators log onto the workflow application over the Internet using a secure connection. The result is that our clients can use the full functions of the application without having to worry about the time or cost of putting in place a sophisticated I.T. infrastructure and its subsequent support.

The use of browser interfaces results in low cost, ease of operation and as no client software is required. Consequently the application can be accessed from the call centres or from a remote PC. Full auto dialler integration is provided as required.

Using the Redline Software ASP solution reduces operating costs and accelerates 'return-on-investment'. Organisations can experience rapid deployment, increased service levels, resilience and security through outsourcing their applications and infrastructure.

The ASP model is highly scalable; organisations can manage change far more effectively by simply adding new users when required without the concerns of additional hardware, upgrades, and licensing and overstretched resources.

Administrators within the organisation can set up and configure new workflow items as required, configure user groups and customer groups and provide comprehensive reports.

Benefits to financial organisations using the ASP model include:

cognition ASP financial benefits

- **Easy to budget** - avoid large upfront expenses and break the hardware upgrade cycle. Operate with costs directly proportional to the amount of business you are writing
- **Tax advantages** - the charges can be classed as Hire Charges - 100% deductible from Corporation Tax
- **Scaleable** – Redline Software will take care of hardware upgrades as required to maintain performance and software upgrades are automatically available
- **Cost Savings** - after initial implementation and training, I.T. costs can be reduced as no skilled IT personnel are required along with no costly hardware, software and network upgrades and associated support

cognition ASP operational benefits

- **Focus** - applications are delivered through a managed service thereby allowing organisations to concentrate on their core business
- **Implementation** - no specialist hardware requirements. Users can be added with ease and the latest version of the software will always be available
- **Availability** - as applications are delivered over the Internet it is possible to access from any Internet connected device. Multi-site offices can share applications and data and multiple servers ensure high availability of the applications
- **Secure** - latest Microsoft SQL database and Intel hardware technology ensures a high level of data integrity and availability along with daily server back-ups stored off-site
- **Service Levels** - the service is delivered to a guaranteed Service Level Agreement ensuring availability, performance and reliability
- **Integration** - reporting and interfacing to other systems such as Direct Debit submission software and General Ledger packages