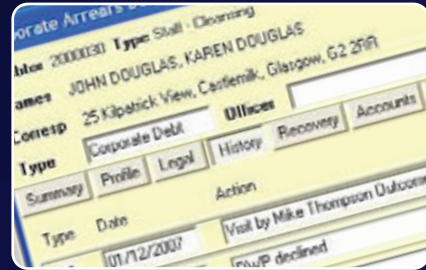## Screenshots of CARS

The CARS system provides excellent value for money by enabling significant collection improvements while reducing the costs of collection in line with Best Value.


Corporate History
Increase your recovery, eliminate duplication of work across departments and improve the customer experience by managing Corporate Cases instead of Individual Debts.
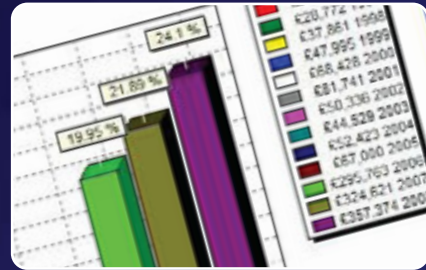
Arrears Graph
Access detailed management information based on the total caseload held in CARS from all Back Office systems, in either graphical or report format, at the push of a button.

Top 200 Report
Empower your teams by giving them access to effective case management information in both standard and user defined reports.
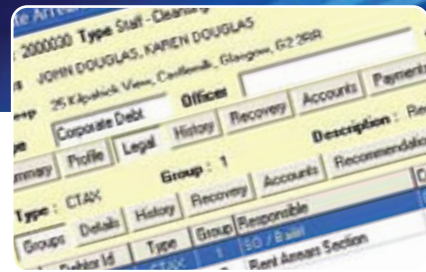
Legal Recovery
Manage the progression of cases through all stages of the legal recovery process using CARS Legal facilities.

Corporate Summary
Manage arrears on a Case Basis, i.e. 'Citizen View', of consolidated accounts from all of your Back Office systems.

Diary Entries
The daily workflow of individuals and teams is coordinated by both automated and individually created diary entries.

Corporate Arrears Recovery

The CARS system has been designed to;

- Focus on Case Management at a Corporate Level
- Be independent of Back Office Systems
- Take a Citizens view of related accounts
- Provide a platform for Shared Services within and across organisations
- Avoid duplication of recovery effort across organisations
- Provide cost effective and more efficient arrears management
- Incorporate appropriate advice and support activity

Merchant Software Limited

Merchant Software Limited is an independent software company which has extensive experience and expertise of working with local authority, registered social landlords, commercial and central government organisations

The approach that the company has adopted is to work in partnership with clients in order to build long term relationships which will mutually benefit each organisation.

The company's experienced staff are focused on ensuring that all aspects of installation, commissioning and after sales support are handled to our cleints satisfaction.

Merchant Software Limited is TickIT accredited

Details of the Corporate Arrears Recovery System, and our other products, can be found on our website www.merchantsoftware.co.uk

- Easy to use
- Unique Corporate Approach
- Back Office Independence
- Citizen Focus
- Shared Services
- Benefit & Money A Referral
- Arrangement Monit ing
- Flexible Reco

System Requirements

Corporate Arrears Recovey System (CARS) is a thin client application which runs on a wide range of hardware platforms. The system has been designed to operate over a Wide Area Network (WAN) or can be used in a Citrix environment.

The CARS client application can be installed on PC's operating under Windows NT, XP, Vista and Windows 7. The CARS application services run on a Windows 2000/2003 server.

The underlying database server is SQL Server which will also operate on a Windows 2000/2003 server.

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"An innovative solution for arrears management which can transform the approach taken to managing arrears cases"

CARS

Corporate Arrears Recovery System

merchant SOFTWARE

joined up thinking.

CARS

The CARS system is an innovative solution, unique in the marketplace, which, by adopting a corporate approach to arrears management, eliminates the huge problems currently associated with managing and recovering multiple debts for the same debtors spread across different departments and systems.
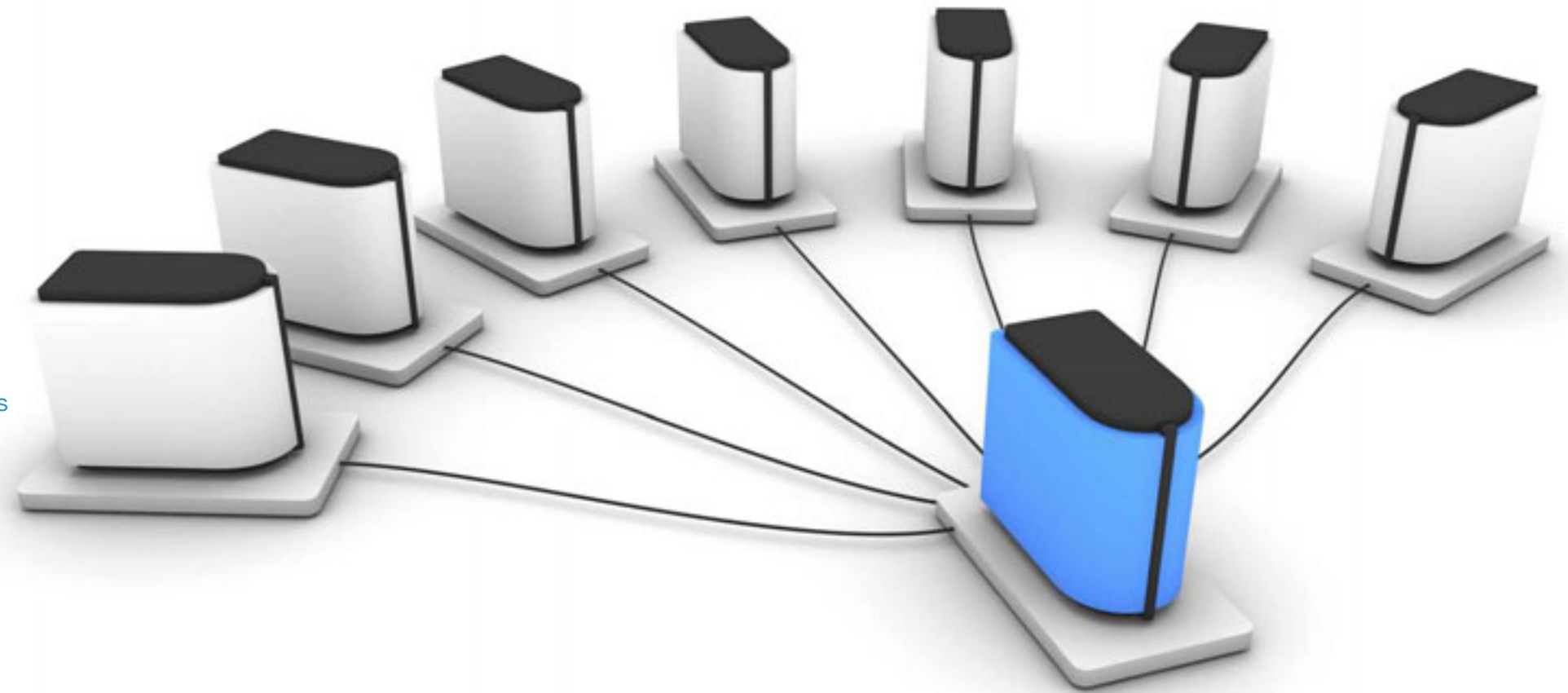
Unique Corporate Approach

Focused on Case Management at a Corporate level incorporating both current details, essential for case management, in addition to historic debt details across all debt types.

Back Office Systems Independence and Integration

Back Office independence is a feature of CARS which ensures that it can be deployed in any situation regardless of the different combinations of back office systems that information is retrieved from.

Back Office system integration can be very expensive but CARS overcomes this issue by providing an in built capability to retrieve, transform and update all relevant information from the necessary back office systems required at each site.

Citizen Focus

Consolidation of account details from all back office systems provides a Citizen's view of related accounts which allows these to be managed as a single case.

Enabling Shared Services

Overcoming the issues of poor communication between traditional 'Silo' back office systems, CARS provides the common platform that enables shared services to be adopted both within the organisation and across different organisations regardless of location.

Payment Distribution

Rather than Citizens having to make complicated payment arrangements for each different debt type, a single agreed payment can be made to CARS which will distribute the payment, as agreed, to each source system. This significantly reduces the number of payments to be processed and greatly simplifies the payments requested from Citizens.

Benefit & Money Advice Inclusion

Ensuring that Citizens are provided the appropriate advice for both benefit entitlement and also money advice is essential in reducing levels of debt. CARS enables benefits and money advice departments and agencies to become involved and have cases referred directly to them.

Management Information

Management decisions on strategy, resources and funding require accurate understanding of the caseload. CARS case management approach provides the information and business intelligence required to make those decisions with confidence, without interrogating each individual source system.

Improved Efficiency and Performance

Process automation features of CARS, combined with the consolidation of cases, substantially reduces the level of manual resources required to manage caseloads. These significant efficiency gains release resources that can be applied to improving performance in other areas.

Reducing Avoidable Contact

Managing communications on a Citizen basis significantly reduces the number of contacts by letter, phone and visit, traditionally required by each different department involved.

Automated Direct Deductions Request

Ordinarily very time consuming, CARS automates the direct deduction request process, identifying eligible cases that are in arrears for which no deductions are being received, and submits a DWP request for attachment of benefit.

Technical Arrear Identification

CARS identifies and separates technical arrears due to benefit payments, from the actual arrears that tenants are due to pay. This greatly simplifies the management of arrears and enables management to have a clear view of arrears outstanding, broken down into actual and technical.

Partner Referrals

Closer co-operation between organisations and their external agents is enabled by the option within CARS for third parties to have access to cases that have been referred for their attention. This can be external recovery agents, advice agencies, bailiffs or sheriff officers.