

CAS



Streamlined collection management

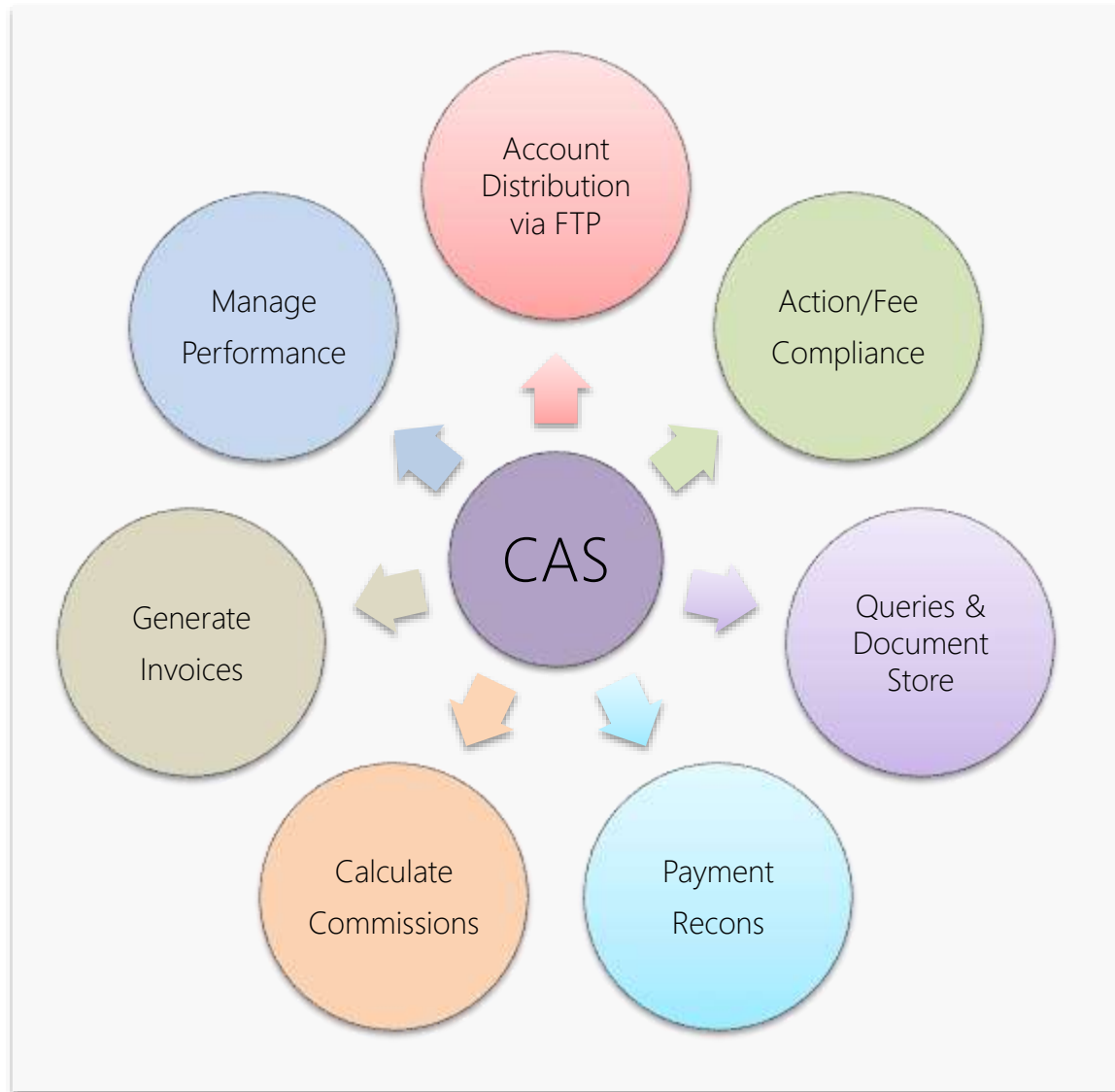
CAS allows you to focus your efforts on increasing collections, while it automatically takes care of the burden of administering your debt portfolio.



CAS manages, on your behalf, all payment reconciliation, commissions, invoicing and debt distribution (1st/2nd/3rd placement).



CAS continuously monitors collector performance, collector compliance, "In Duplum" and "Debt Prescription".



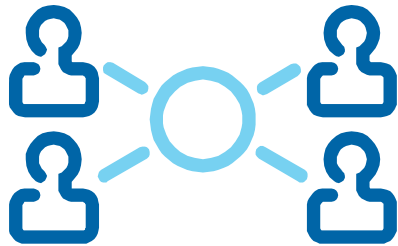
Debt Distribution and Placement

CAS allows distribution of debt to be set for each placement level using a percentage distribution.

The same or different collectors can be used for each placement.

The distribution percentages can be changed at any stage with an effective date.

This facility allows for rapid changing of distribution based on current collector performance.



Effective Date	Country	Placement	Collector	%
15-Feb-14	SA	1	[Redacted]	10
			[Redacted]	30
			[Redacted]	30
			[Redacted]	30
	SA	2	[Redacted]	25
			[Redacted]	10
			[Redacted]	25
			[Redacted]	20
10-Nov-12	SA	2	[Redacted]	10
			[Redacted]	20
			[Redacted]	10
			[Redacted]	30
			[Redacted]	10
			[Redacted]	20
31-Oct-12	SA	1	[Redacted]	10
			[Redacted]	10
			[Redacted]	15
			[Redacted]	20
			[Redacted]	35
			[Redacted]	10
15-Jul-12	SA	2	[Redacted]	10
			[Redacted]	10
			[Redacted]	10
			[Redacted]	25
			[Redacted]	35

Compliance Rules

CAS monitors and rejects fees and actions which are either unlawful or against Credit Provider rules. These rejections are communicated back to the collector for attention and/ or removal from the account. Correct fees can optionally be uploaded into the Credit Provider's core system for inclusion at point of sale.

Legislative Rules in terms of Annexure B of the Debt Collector's Act 114 of 1998

Inception Date	Description	Rule Value Limit
07 Jun 2013	Exceeded Necessary ordinary letter, facsimile or e-mail. [Item 1(a)]	19.38
07 Jun 2013	Exceeded Registered Letter. [Item 1(a)]	19.38
01 Dec 2009	Exceeded Registered Letter (Section 57 of the Magistrates' Courts Act, 1944 (Act No. 32 of 1944)) [Item 1(b)]	34.20
07 Jun 2013	Exceeded Necessary Phone Calls, which are not consultations (per call). [Item 2]	19.38
07 Jun 2013	Exceeded Other Necessary expenses not specifically provided for [Item 3]	19.38
01 Dec 2009	Exceeded an Acknowledgement of Debt and undertaking to pay debt in terms of sections 57/ 58 of the Magistrates' Courts Act. [Item 4(a)]	90.06
07 Jun 2013	Exceeded the drawing up and furnishing of a settlement account, on request of the debtor, other than the six monthly settlement account. [Item 5]	37.62
07 Jun 2013	Exceeded Correspondence received and attended to. [Item 6]	9.12
07 Jun 2013	Exceeded Necessary Consultation with Debtor. [Item 7]	46.74
07 Jun 2013	Exceeded Attending to taxation. [Item 8]	74.10
07 Jun 2013	Exceeded the Maximum allowable fees [Items 1 – 7]	927.96
01 Dec 2009	Exceeded 'In Duplum' Rule	
07 Jun 2013	Exceeded Necessary electronic communication (other than facsimile or e-mail) [Item 1(c)]	2.51
07 Jun 2013	Exceeded Signing of original documents by debtor under Item 4(a) at debtor's residence or place of work [Item 4(b)]	189.24
07 Jun 2013	Exceeded Necessary registered Credit Bureau search. Maximum 4 searches per month [Item 4(c)]	12.54

Business Rules for Agents as prescribed by [REDACTED]

Inception Date	Description	Rule Value Limit
01 Dec 2009	Failed to action account within 10 days of handover	10
01 Dec 2009	Failed to action account within 20 days of handover	20
01 Dec 2009	Failed to action account within 40 days of handover	40
01 Dec 2009	Failed to action account within 60 days of handover	60
01 Dec 2009	Failed to action account within 30 days while allocated	30
30 Jun 2012	Exceeded 4 MMS's in one calendar month	4
01 Dec 2009	Exceeded 3 Letters in one calendar month	3
01 Dec 2009	Exceeded 3 Telephone calls in one calendar month	3
01 Dec 2009	Exceeded 4 SMS's in one calendar month	4
01 Dec 2009	Exceeded 10 actions - in total - in one calendar month	10
01 Dec 2009	Failed to adhere to 3 month statement frequency	90

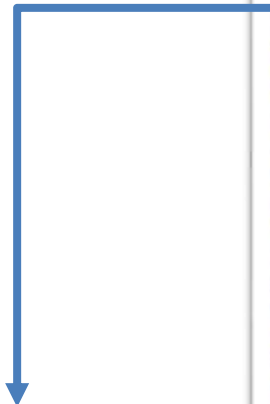
Compliance Reporting

CAS provides reports to see where compliance rules are breached.

Full, exportable exception lists are available for each compliance rule.

Start Date: 2014/04/01 End Date: 2014/04/09 Start Report

Export to Excel	Description	DCName	QTY
Export to Excel	Exceeded the Maximum allowable fees [Items 1 - 7]	[REDACTED]	2
Export to Excel	Exceeded 'In Duplum' Rule	[REDACTED]	30
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	24,915
Export to Excel	Exceeded Cap : Receiving Fee	[REDACTED]	6
Export to Excel	Exceeded 'In Duplum' Rule	[REDACTED]	439
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	15,208
Export to Excel	Exceeded Cap : Receiving Fee	[REDACTED]	32
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	5,364
Export to Excel	Exceeded Cap : Receiving Fee	[REDACTED]	5
Export to Excel	Exceeded 'In Duplum' Rule	[REDACTED]	22
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	36
Export to Excel	Exceeded the Maximum allowable fees [Items 1 - 7]	[REDACTED]	5
Export to Excel	Exceeded 'In Duplum' Rule	[REDACTED]	159
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	2,978
Export to Excel	Exceeded Cap : Receiving Fee	[REDACTED]	118
Export to Excel	Exceeded 'In Duplum' Rule	[REDACTED]	41
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	1,383
Export to Excel	Exceeded Cap : Receiving Fee	[REDACTED]	19
Export to Excel	Exceeded 'In Duplum' Rule	[REDACTED]	12
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	15,551
Export to Excel	Failed to action account within 30 days while allocated	[REDACTED]	279
			4,534



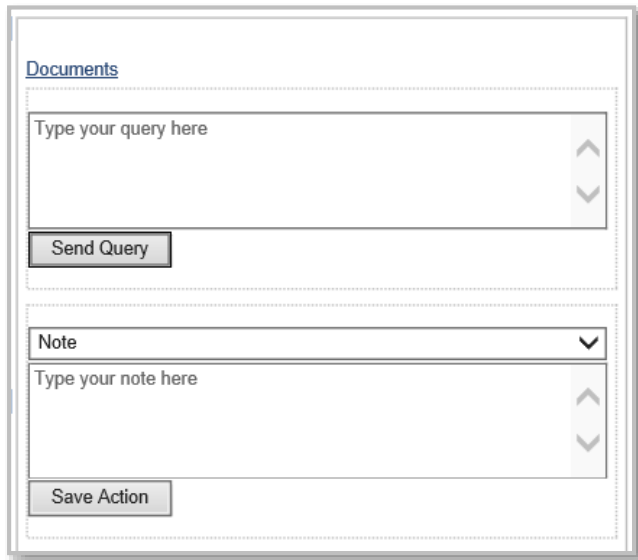
	A	B	C	D	E	F	G	H	I	J	K
1	ComplianceSummary - Description : Exceeded Cap : Receiving Fee - EDC : [REDACTED] - Period : 2014/04/01 to 2014/04/09 - User : [REDACTED] Date : 09 Apr 2014										
2	Account	Surname	Initials	Action Date	Action	Comment	Description	Fee	Vat	Handover Date	Balance
3	[REDACTED]	GANTSHO	AZ	04/01/2014 12:00:00 AM	Receiving Fee	Collection Commission (VAT Incl)	Exceeded Cap : Receiving Fee	57	0	2014-04-01	R 727.48
4	[REDACTED]	GANTSHO	AZ	04/01/2014 12:00:00 AM	Receiving Fee	Collection Commission (VAT Incl)	Exceeded Cap : Receiving Fee	5.7	0	2014-04-01	R 727.48
5	[REDACTED]	MASHAKENI	R	04/01/2014 12:00:00 AM	Receiving Fee	Collection Commission (VAT Incl)	Exceeded Cap : Receiving Fee	230.28	0	2014-04-01	R 2 485.17
6	[REDACTED]	MASHAKENI	R	04/01/2014 12:00:00 AM	Receiving Fee	Collection Commission (VAT Incl)	Exceeded Cap : Receiving Fee	17.1	0	2014-04-01	R 2 485.17
7	[REDACTED]	RAMARU	K	04/02/2014 12:00:00 AM	Receiving Fee	Collection Commission (VAT Incl)	Exceeded Cap : Receiving Fee	10.26	0	2013-12-01	R 100.90
8											

Queries & Document Store

Using the query function, documents can be requested and uploaded by all parties and attached to the account.

Typical documents would be Credit Agreements, Salary slips, Statements, AOD's, S 57/58's, etc.

These documents are viewable by all and are important for interrupting the Prescription process.



The screenshot shows a web form titled "Documents". It contains two main sections. The first section has a text input field with the placeholder "Type your query here" and a "Send Query" button below it. The second section has a dropdown menu labeled "Note" with a downward arrow, a text input field with the placeholder "Type your note here", and a "Save Action" button below it.



CAS promotes a paper free office.

Payment Reconciliation

Payments are electronically loaded daily, and reconciled with the accounts. This is done strictly in accordance with the payment distribution provisions of the NCA.

The origin of each payment is recorded.

Overpayments are identified and either retained or distributed according to the Credit Provider's requirements.



Commissions

Each month a full breakdown of commission payable to each collector is available at a push of a button.

January 2014

Agent	Commission	Vat	Fees	Disbursements	Total
EDC 1	1,051,136.52	147,159.11	687,797.54	0.00	1,886,093.1.
EDC 18	72.06	10.09	0.00	0.00	82.15
EDC 2	817,908.16	114,507.14	303,454.02	0.00	1,235,869.32
EDC 20	324,176.94	45,384.77	80,152.96	0.00	449,714.67
EDC 21	158,283.20	22,159.65	48,949.10	0.00	229,391.95
EDC 22	729,489.24	102,128.49	192,492.38	0.00	1,024,110.11
EDC 23	93,905.52	13,146.77	542.56	0.00	107,594.85
EDC 25	43,344.68	6,068.26	0.00	0.00	49,412.94
EDC 28	14,683.26	2,055.66	0.00	0.00	16,738.92
EDC 3	668,192.28	93,546.92	186,764.52	0.00	948,503.72
EDC 30	1,279.52	179.13	0.00	0.00	1,458.65
EDC 34	148.80	20.83	0.00	0.00	169.63
EDC 36	3,493.82	489.13	0.00	0.00	3,982.95
EDC 39	54,617.90	7,646.51	9,474.84	0.00	71,739.25
EDC 46	47,739.16	6,683.48	0.00	0.00	54,422.64
EDC 47	266,634.74	37,328.86	378.96	0.00	304,342.56
EDC 5	271,671.82	38,034.05	128,285.92	0.00	437,991.79
EDC 6	238,726.16	33,421.66	141,207.86	0.00	413,355.68
	4,785,503.78	669,970.53	1,779,500.66	0.00	7,234,974.97

Invoicing

Invoices are automatically generated on behalf of the EDCs for the Credit Provider.

All transactions making up the invoice are downloadable in Excel format.

Invoice transactions available as Excel download



TAX INVOICE													
Invoice Number [OD1396]													
31 Jan 2014													
Invoice To:							Invoice From:						
Name	Credit Provider 101						Name	EDC 3					
Attention:	Ms [REDACTED]						Address	[REDACTED]					
Address:	PO Box [REDACTED] Cape Town 1118							Cape Town 8000					
Vat Number:	[REDACTED]						Vat Number:	[REDACTED]					
Company Reg.	134904200000						Company Reg.:	[REDACTED]					
Collections:													
Collected Capital												944,071.41	
Collected Interest												209,836.85	
Sub Total												1,153,908.26	
Payments Due:													
Commission on Capital												272,056.11	
Commission on Interest												62,040.03	
Commission Sub-Total												334,096.14	
VAT @14%												46,773.46	
Total												380,869.60	
Add EDC Fees (Inclusive of Vat)												93,382.26	
INVOICE Total												474,251.86	
Bank: First National Bank, Claremont, Cape Town [200109]													
Account Number: [REDACTED]													

Debt Provider	Account No.	Name	Original Debt Value	Paid Date	Lodged Date	Received By	Fees	Collected Interest	Collected Capital	O/Pay	Total Collected	Comm Value	VAT on Comm	Comm %
Credit Provider 101	[REDACTED]	[REDACTED]	6,836.17	30 Dec 2013	01 Jan 2014	Credit Provider 101			200.00		200.00	70.00	9.80	35.0000
Credit Provider 101	[REDACTED]	[REDACTED]	312.74	30 Dec 2013	01 Jan 2014	Credit Provider 101	50.00				50.00			
Credit Provider 101	[REDACTED]	[REDACTED]	21,555.59	31 Dec 2013	01 Jan 2014	Credit Provider 101			400.00		400.00	140.00	19.60	35.0000
Credit Provider 101	[REDACTED]	[REDACTED]	3,178.53	30 Dec 2013	01 Jan 2014	Credit Provider 101			250.00		250.00	62.50	8.75	25.0000
Credit Provider 101	[REDACTED]	[REDACTED]	7,509.10	01 Jan 2014	01 Jan 2014	Credit Provider 101		100.00			100.00	25.00	3.50	25.0000
Credit Provider 101	[REDACTED]	[REDACTED]	3,442.69	30 Dec 2013	01 Jan 2014	Credit Provider 101			550.00		550.00	137.50	19.25	25.0000
Credit Provider 101	[REDACTED]	[REDACTED]	2,587.83	02 Jan 2014	02 Jan 2014	Credit Provider 101			100.00		100.00	40.00	5.60	40.0000
Credit Provider 101	[REDACTED]	[REDACTED]	9,018.50	02 Jan 2014	02 Jan 2014	Credit Provider 101			400.00		400.00	100.00	14.00	25.0000
Credit Provider 101	[REDACTED]	[REDACTED]	1,006.48	02 Jan 2014	02 Jan 2014	Credit Provider 101			250.00		250.00	82.50	8.75	25.0000
Credit Provider 101	[REDACTED]	[REDACTED]	7,990.80	07 Jan 2014	07 Jan 2014	Credit Provider 101	87.87		313.11		401.00	81.76	11.18	34.0000

Collector performance dashboard

Collector performance in the form of a dashboard is continuously displayed and viewable by all. This creates transparency and increases collector awareness and performance.

Collections - Performance by Month [More Info](#)

National Panel		August 2013		September 2013		October 2013		November 2013		December 2013		January 2014	
EDC Code		% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery
EDC 1001	27	98.98	18.28	100.00	18.92	100.00	21.00	100.00	16.29	99.21	15.66	0.00	0.00
EDC 1002	30	99.41	16.71	100.00	15.71	99.66	18.91	99.66	17.27	99.43	17.36	0.00	0.00
EDC 1003	21	99.69	16.20	100.00	16.58	100.00	18.30	100.00	18.45	99.30	21.29	0.00	0.00
EDC 1005	11	100.00	15.00	100.00	13.38	100.00	17.76	100.00	17.20	98.62	12.56	92.85	8.47
EDC 1006	15	99.15	17.84	100.00	14.88	99.03	13.53	100.00	14.23	99.42	14.56	0.00	0.00

Regional Panel		August 2013		September 2013		October 2013		November 2013		December 2013		January 2014	
EDC Code		% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery
EDC 1009	39	100.00	19.76	100.00	23.97	100.00	26.41	100.00	23.04	97.67	13.78	0.00	0.00
EDC 1020	25	100.00	20.35	100.00	14.82	100.00	20.76	100.00	17.56	100.00	17.87	0.00	0.00
EDC 1041	76	100.00	30.10	100.00	42.47	100.00	27.85	100.00	33.87	100.00	27.17	0.00	0.00

Special Panel		August 2013		September 2013		October 2013		November 2013		December 2013		January 2014	
EDC Code		% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery
EDC 1001	64	100.00	26.08	87.50	30.77	100.00	18.82	100.00	40.71	75.00	11.53	0.00	0.00
EDC 1003	26	100.00	13.71	100.00	15.56	100.00	13.52	100.00	17.53	99.25	13.78	0.00	0.00
EDC 1003	40	100.00	14.85	100.00	10.41	98.82	15.47	100.00	12.95	100.00	9.66	0.00	0.00

Legal Panel		August 2013		September 2013		October 2013		November 2013		December 2013		January 2014	
EDC Code		% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery
EDC 1013	46	100.00	18.26	100.00	4.60	100.00	10.12	66.66	12.09	100.00	6.18	25.00	0.50

2nd Handover Panel		August 2013		September 2013		October 2013		November 2013		December 2013		January 2014	
EDC Code		% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery	% Activation	% Recovery
EDC 1001	50	100.00	15.87	100.00	13.70	100.00	19.69	100.00	17.14	100.00	12.67	100.00	12.65
EDC 1020	41	100.00	18.75	97.87	21.19	100.00	20.48	100.00	46.22	100.00	25.31	90.90	17.96
EDC 1021	71	100.00	9.95	100.00	19.17	100.00	14.29	100.00	13.69	100.00	13.87	100.00	11.42
EDC 1023	1 and 72	100.00	19.56	100.00	23.30	99.48	18.90	99.45	20.17	100.00	17.80	94.02	15.87

CAS Benefits

- ✓ Increases revenue
- ✓ Reduces reputational risk
- ✓ Better Management
- ✓ Better decisions
- ✓ Full audit trail
- ✓ Controls Prescription of accounts
- ✓ Discovers/ Identifies trends
- ✓ Access anywhere (Web based)
- ✓ Reduces carbon footprint

Contact details

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