



TOTAL DEBT COLLECTION SOLUTION



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→ About Us

- Era Kutipan Sdn. Bhd. Offers efficient debt collection services which are implemented through transparent communication between our qualified professional collectors and the usage of the latest technology in debt collection.
- Established in the year of 2001, Era Kutipan Sdn. Bhd. is one of the leading agencies in debt collection and management industry. With more than 18 years of experience, its current directors ensured effective and productive methods in providing quality service to meet the client's needs.
- The backbone of the company, the staffs at Era Kutipan Sdn. Bhd. are trained and experienced in handling their task professionally. With extensive in-house training and constant guidance, staffs at Era Kutipan Sdn. Bhd. are well versed in the standard compliance and procedures of the industry.

→ Our Mission

To be the benchmark of professionalism and service in the industry of debt collection and management by implementing high standard procedures in representing our clients in the field of debt collection.

→ Our Vision

Continuous development in debt collection and management to deliver the best and professional service to meet our client's satisfaction. We also believe that it is essential to not only understand the industry in the perspective of a collector but also as a debtor which provides unique insight and a more humane touch in our methods.



TIME IS MONEY

WE CAN HELP YOU RECOVER BOTH

→ Our services

Most companies are burden with uncollected debts. The effort to ensure continuous payment by debtors is also a cause for concern for many. We understand such situation and have the abilities to resolve these issues.

The awareness of the importance of debt management has prompted us to offer various debt collection services. Our debt collection method varies based on client's needs and requirements. The sizes of accounts will not be an issue for our company as we have the expertise to handle various accounts sizes.

Our range of services include SMS reminders, call reminders, follow-up calls, total credit settlement, skip tracing and legal action through our legal panel.

→ Clients benefits

In an economic situation where mismanagement of credit collection exists, debt collection services play an essential role in ensuring a company's sustainability.



➤ Benefits of outsourcing your debt collection to Era Kutipan Sdn. Bhd. :

- Optimize expenses.
- Increase cash flow: Debt Collection Agencies can help increase your cash flow by reducing the amount of debts you have.
- Increase productivity.
- Increase time to focus on core business: By letting us collect your debts you have more time to develop your business.
- Fast payment: Customers normally pay faster once a Debt Collection Agency is involved.
- Cost-effective: We practise a no collection = no commission policy.

WE ARE HERE TO ASSIST

YOU IN YOUR DEBT MANAGEMENT

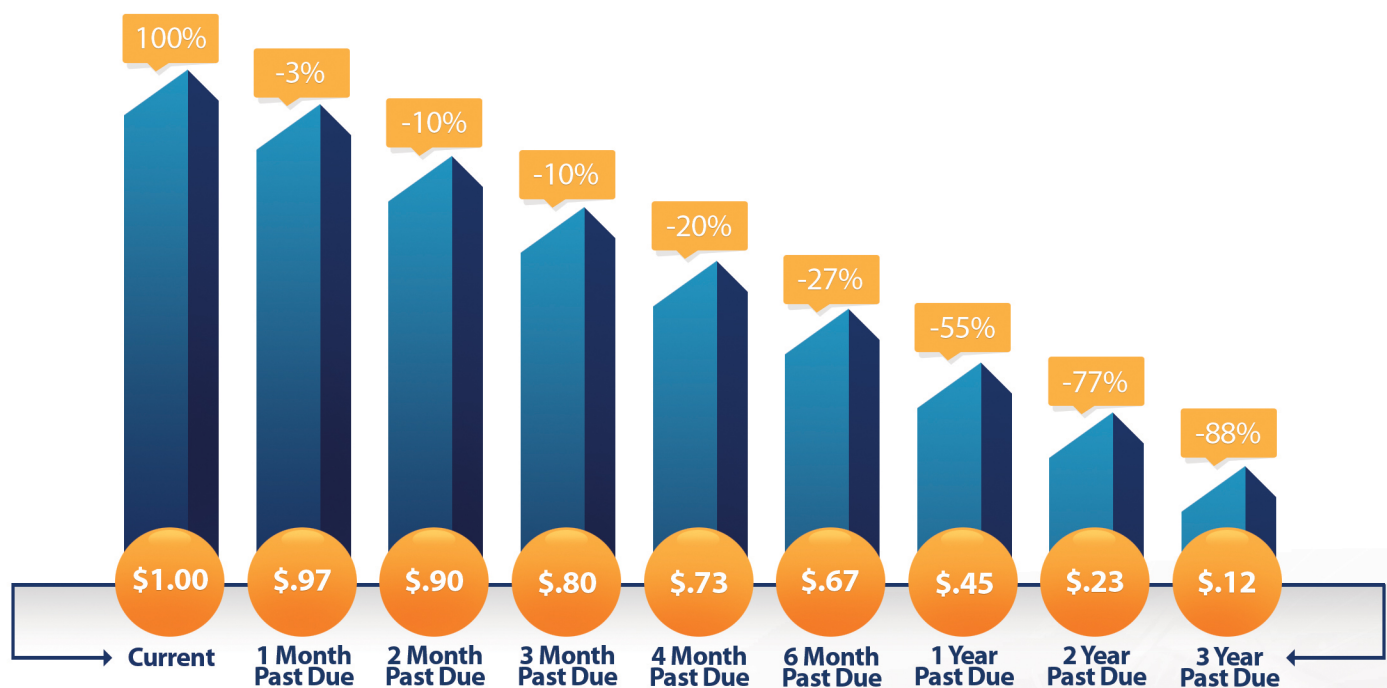
→ Account factors

Era Kutipan Sdn. Bhd also has a unique way in handling inactive and untraceable accounts.

➤ We take into consideration the following factors in assessing accounts:

- Age of Debt: As a basic rule, the older the debt, the more difficult and expensive to recover.
- Evidence of Debt: The original documentation or proof of debt may be required.
- Source of Debt: The underwriting standard of the original issuer will determine the level of recovery.
- Location: Geographic location of the delinquent may affect recovery.
- Accounts History: As soon as internal staff has exhausted their resources in actively pursuing accounts, It is time to outsource to us.

→ Account collectability chart.



The length of period a debt has not been collected is the most important factor to ascertain the success of the collection. Therefore, proactive measures should be taken to collect the debt.

Research has shown that proactive action on debt management promised better returns. A debt left uncollected for a long period of time will reduce the possibility of successful collection.

With this knowledge, Era Kutipan Sdn. Bhd staffs will act promptly after receiving instructions from clients.

WE ARE HERE TO ASSIST

YOU IN YOUR DEBT MANAGEMENT

→ Collection Method

Era Kutipan Sdn. Bhd vast experience in the industry has generated a unique credit management technique. We take into consideration the company's operation method and the cost factor. This is to reduce the cost borne by our clients.

- **Initial Measure**
Accounts received by clients will be assessed on collectability and risk before distributed to the collectors.
- **Information Gathering and Preparation**
Our trained recovery officers will determine whether the information included in the accounts received by clients are sufficient enough to begin the process of collection. If found insufficient, a visit and/or skip tracing will be conducted.
- **Collection calls and Negotiation**
Calls are made by our professional recovery officers who are well versed in negotiation. They are trained to provide various options on re-payment plan ensuring successful debt collection. All procedures are documented for consistency and accuracy according to Quality principles and reviewed regularly for continuous improvement.
- **Skip Tracing**
We will continue efforts to trace debtors even though it involves debtors who have not made payment for years or 'skip' their last known address/whereabouts. Skip tracing is performed by collecting as much information as possible about the subject through our various resources and also visitation. The information gathered is then analyzed and verified for further action.
- **Visits**
If we are unable to locate a debtor through the contact numbers provided or the debtor is not responding to our calls, then we will arrange for a field visit. Our staff of professional field agents can assist the debt recovery process through visiting the debtor at their office/business premises or home and conducting interviews which will help to locate missing debtors.
- **Legal Assistance**
Era Kutipan Sdn. Bhd. has panel of lawyers to assist clients on legal matters regarding their debts.



WE ARE HERE TO ASSIST

YOU IN YOUR DEBT MANAGEMENT

→ Compliance

➤ We comply with both the letter and the spirit of all relevant regulations as follows :

- AMLA 2001 (Anti-Money Laundering and Anti-Terrorism Financing Act)
- PDPA 2010 (Personal Data Protection Act)
- IFSA 2013 (Islamic Financial Services Act)
- FSA 2013 (Financial Services Act)
- AKPK (Agensi Kaunseling Pengurusan Kredit)
- Malaysian Consumer Trade & Practice
- Treating customers fairly

→ Data Protection & Security

➤ Managing data

- Information submitted to Era Kutipan Sdn. Bhd. is automatically encrypted through our server which resides in the building. This information remains encrypted on the database and is password protected unless accessed by authorized personnel. Expired information is purged through formal disposal procedures.
- Backup tapes are encrypted and password protected.
- Purging of expired account.

➤ Employees

- Security awareness program.
- Criminal background checks
- USB, CD-RM and other external data storing devices blocked.

➤ Facility security

- The Era Kutipan Sdn. Bhd. data and operational facility is video recorded. Cameras are placed strategically in the premises.

➤ Back-up contingency plan

- In the instance of a disaster, Era Kutipan Sdn. Bhd. maintains a hot site that will restore all systems within hours and operation can be continued from the site.

→ Quality Assurance

To ensure consistent service delivery we have implemented the following procedures to provide quality services. These procedures include:

- Regular training for staff of all levels
- Regular emails and calls to track case progress
- Monthly report for clients review
- Initial risk assessment of each case

In order to continue to measure and provide effective Quality Management Services, we have implemented the following procedures, in order to continuously improve our services and meet customer satisfaction. These processes include:

- Managing complaint by cross referencing with recordings from voice logger
- Monitoring call using built in voice logger
- Regular reviews of internal management processes
- Monthly reviews of the performance and cost effectiveness of staffs
- Monitoring of SMS sent

DEBT COLLECTION TECHNOLOGY

➔ Annecto|DMS (Debt Management System)

To ensure efficient implementation of tasks, Era Kutipan Sdn. Bhd has adopted a computer system that allows updates or follow-up to be done on every account. This will enable clients to monitor the accounts.

Our computer system Annecto|DMS (Debt Management System) also allows us to work on hundreds of accounts without any inconvenience. This system is designed solely to increase productivity and effectiveness.

Annecto|DMS also consists of safety measures to ensure information confidentiality.



➔ Annecto|DMS Advantages

- Monitor collector's performance daily, monthly and yearly.
- Manage collection
All accounts can be assessed even with the absence of the officer in charge. Big accounts with no collection progress can be identified.
- Monitor collection process
Able to provide detailed information on activities, history, payment, purchase and interest on the accounts.
- To provide internal memo for collectors with information like 'task for today', 'task for tomorrow' and 'incomplete task'.
- To generate automatic reports - Payment report, Status report, LOD and etc.
- To provide on-line information (based on client's request)
- Mass SMS sending
- Locking parameter for overdue accounts
- LCD real time call monitoring display

➔ Built in Voice Logger

- Used to evaluate collectors performance and training purposes
- To manage complaints by cross referencing with recordings from voice logger

FREQUENTLY ASKED QUESTIONS

→ I want to recover my debts but don't want to lose my clients. Can you help?

This is a common misconception. If you do not collect your debt then the likelihood of your business becoming insolvent is higher. Poor cash flow is the No.1 reason most businesses fail and the inability to collect debt that is due and payable is probably the cause of lack of businesses growth in Malaysia.

Era Kutipan Sdn. Bhd. uses a combination of Professional Debt Recovery processes and Mediation-based techniques in order to maintain our clients' business relationships whilst successfully recovering their debts.

→ How long should I wait before contacting Era Kutipan Sdn. Bhd.?

You should wait no longer than 90 days to contact us. This should be your mantra every time you look at your debt ledger. The rule of thumb is this; if you haven't been paid in 90 days then your client is definitely experiencing problems.

→ Do you provide "no collection = no commission" services?

Yes.

→ Do you charge money up-front?

We do not charge money up-front.

→ I am embarrassed to ask for help because my debt is small. Can you still help me?

The only reason to be embarrassed is when you choose to do nothing about it. Contact us to discuss your specific requirements.

→ What do I need to get started?

We would normally require contracts, invoices, correspondence and any other pertinent documentation that would be helpful to your claim.

→ How can we submit our debtor list?

We accept documents by fax and email. Documents sent via email can be in word, excel or PDF format.

→ How long does the process take?

If your debtor responds quickly and agrees to repay the debt, then you may have your money within a week.



OUR CLIENTS





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