

# Debt Manager:

## The only debt management solution you'll ever need

### Why Debt Manager?

The Debt Manager software platform supports the entire debt lifecycle, from pre-collection through debt recovery, operationalizing analytics throughout. It adapts to any type of collections and recovery environment, collecting more than 650 debt types in more than 60 countries around the world. Built on an open, elastic architecture, it easily integrates with legacy systems, efficiently embraces new technology, and requires little to no upfront capital investment to get started. As a cloud-native solution, it offers rapid time to value and will never get to end-of-life.

### Your trusted partner

Organizations looking for a trusted partner with vast collections and recovery expertise have relied on C&R Software for more than three decades. We understand the complexities the global marketplace presents, for both enterprise and local organizations, offering expertise across the entire spectrum of collections and recovery. We use this experience to create innovative roadmaps that turn forward-thinking visions into reality, helping our clients deploy strategies that customers respond to, and credit issuers depend on.

### Debt Manager in numbers



Used by **4 of the top 5 UK Banks**



Used by **6 of the top 7 US financial institutions**



Over **\$4 trillion** managed on Debt Manager

"I learned about new legislation early one weekend morning. I spent two minutes configuring the system to meet this new requirement. Before Debt Manager, this would have involved hours of calls and weeks to achieve. Did I mention I did this while wearing my pajamas?!"

**VP of Operations**

US Based Collection Agency

# What Makes Debt Manager Different?

Debt Manager is a highly configurable platform that can be tailored to your specific business requirements. It offers a wide range of features, including workflow automation, omnichannel communication, and state-of-the-art user interface. Debt Manager also includes smart business rules management, predictive models, and cloud-native advantages, all of which can help you increase performance and enhance customer experience.



## Configurable and flexible

Configure real-time workflows at customer, account, and case levels to maximize efficiency.



## Intuitive User Interface

Dynamically tailor the display to any specific debt and the role of the user.



## Decision Rules Management

An embedded rules engine drives data-driven decisions and tailors actions.



## Cost & Time Benefits

Reduced time to value, lower on-going costs, and stronger return on investment.



## Cloud Native

Ease of integration, scalability, security, and high availability, underpinned by AWS expertise.



## System Implementation

Successfully deliver complex Debt Manager projects to Implementation



## PA-DSS & PCI-DSS

Certified protocols to protect individuals' sensitive data, and the organization's reputation



## Open, Elastic Architecture

Adding new technology is easy, with additional capabilities that never reach end of life.



## Compliance & Audit

React quickly to regulatory changes; audit via simple re-configuration of rules.



## System of Record

Comprehensive, configurable financial data and processes for tracking and managing debt.



## Delivery Options

An enterprise solution that can be pre-configured, or fully tailored to meet specific needs.



## Multi-Language & Currency

Debt Multi-currency Manager supports global organizations operating in multiple regions.

## Simplifying Collections & Recovery Around the World

Delivering solutions that are simple to deploy, implement, configure and use.



Debt Manager is used successfully by organizations of all sizes in a variety of industries, including banks, credit unions, telecoms, government agencies, utilities, auto, retail, and more. To learn more about conquering complexity and creating a better customer experience, go to [crsoftware.com](https://crsoftware.com) or email [inquiries@crsoftware.com](mailto:inquiries@crsoftware.com) today.

**C&R Software**  
Collections & Recovery Humanized