



Drive Collections with a Technology ‘Cockpit’

Combining solutions together to create one control panel can be a powerful tool for high-quality communications

BUPA Wellness, a subsidiary of Bupa Group, chose to use the MSI collection system in 2007. Previously Bupa had experienced a decline in collections and required a system that enabled full coverage and gave our team of collectors a ‘never forget mentality’.

The solution was fully implemented in six weeks. It was really important to the Bupa management team that there was no interruption to day-to-day business and that we combined the functionality of our core system with a collection system that would compliment its standard functionality.

Key requirements

When creating the request for proposal (RFP) Bupa listed the following as key requirements:

- Fully-hosted solution allowing easy access for up to 50 concurrent users.
- Collection solution that provides collectors and back-office team with a one stop shop for all detail and information that they need to engage with the customer.
- Automated diary system that works in real time.
- Full dispute module delivering details of the customer dispute to the resolvers, providing an integrated platform for the resolvers then to advise the corrective action required. This needed to be fully auditable with automated-escalation paths.
- A collection system that would integrate electronic documents such as invoices and customer correspondence and attach to the relevant transaction, giving the collector ease to read and forward onward to the customer.
- Fully-customisable reporting that, when defined, could be delivered overnight by e-mail. It was important also that the system recorded the activities of the users and clearly gave management a tool that they could share with collectors to maintain a constant performance.
- Fully workflow-driven system that executes collection tasks to the users, recording their actions and providing timely reminders and escalation.
- Online payment portal for B2C customers.

Combining technologies

Notwithstanding the above, Bupa Wellness was already a user of MSI’s E-Solutions suite of products. Integrating these products into the Collection System has combined both into the one application, reducing our time considerably.

It provides a cockpit where the collector can easily drive the agreed strategy, providing the customer with high-quality communications.

Customers’ comments are captured in the online portal attached to the electronic documents; this then sends those comments, via the workflow engine, back to the collector diary. This is undertaken without either the customer or collector needing to telephone each other. The action is then fully recorded as well as time stamped.

Bupa Wellness has found the following results:

- Double-digit DSO recovery.
- Reduced debtors and working capital improvement.
- Improved customer satisfaction.
- Improved collector performance and confidence.
- Reduced dispute resolution time.
- Full audit compliance.