

Stadium House
Oldbury Road
Cwmbran
NP44 3JU

Phone: 08707 704 666
Fax: 08707 704 669
E-mail: info@shadow.eu.com

To find out more visit
www.shadow.eu.com



Shadow provides a full range of revenue services to Commercial and Public Sector organizations..

Applying the latest technology to Credit Management enables a major step forward in collection performance and debtor management.

Managing Director, Dave Harris, comments "Using technology we have removed one of the key barriers to better credit management. Quality system support is available now without the need for a big capital budget or major implementation project.

revenue ranger can be operational in days and applied to all or just a small part of the debt collection portfolio.."

Contact Shadow for a free demonstration and trial of **revenue ranger**.

High performance collection

Revenue Ranger from Shadow offers the latest in collection technology and its available now. Features include

- Contact management
- Letters
- E-mail
- SMS text
- Personalised templates
- Reports
- Age of debt
- Payments
- Future payments
- Arrangements
- Debtor contact

- Security
- Encrypted data
- Secure back up
- Improved fraud protection
- Data integration
- External trace
- External credit check
- Field worker reports
- Legacy system integration
- Data import and export
- Compliance
- Activity, time and task record
- User logged on
- Documents sent and stored
- Payment transaction record

- Flexible payments
- Single or multiple payment arrangement
- Automatic calculation of payment amount and term
- multi currency
- Calculates outstanding debt
- User access from any location
- Always on 24/7
- Home working
- Shared working
- Real time access to data and history
- Better Client support
- Real time internet reporting
- Management Support



liberate Credit Report

Release 2.05 - integrated phone calls

Inside this issue:

Major challenge ahead Revenue Managers	2
Internet Security	2
Working Smarter	2
Getting paid on time	3
bailiff manager	3
Living on the edge	3
High Performance Collection	4

New features

included in release 2.05

- Multiple contact facility allows joint borrowers, employers and debt management details to be included.
- Skype dialer interface to lower cost, improve use and improve audit control
- Enhanced user profile to include 'View Only' users
- Improved user security
- Better data analysis

The latest release of **revenue ranger** brings immediate productivity gains as telephone call costs are slashed.

All users can install **Skype** free of charge and use it to make calls free of charge to other **Skype** users. Calls to other landline and mobiles anywhere in the world are charged at the local rate.

Using a headset or internet phone, that are available for around £15 from many supermarkets or computer stores, calls are made via the internet. To call a debtor the user simply clicks on the person they wish to call and the call will be started. At the end of the call a log is set up for future reference.

The latest release includes a number of new features. Adding users with restricted access can provide managers with instant reports configured to their needs or can enable debtors to view their debt and make payments. Dave Harris Managing Director comments "In truth we are the enablers. Our customers continually find new ways of improving their credit process when they use **shadow**."

As any experienced debt collector will know, making contact with the debtor is only part of the process. Frequently there will be other contacts who are involved. This might be relatives who are keen to support repayment, debt advisory compa-

nies who provide support. Using the new facility means that e-mails, SMS text, letters and calls can be used to contact anyone who is contacted with the debt collection process.

The new sort facility included in the latest release allows users to improve productivity by targeting effort.

Driven by customer requests many more enhancements will be introduced over the coming months ensuring we deliver improved productivity, collection performance and flexible working opportunities.

Keep in step with your debtors

British consumers are rapidly digitizing. On average they spend 41 days a year connected to the web. 80% have a digital TV and 35% have broadband. Each household has around three mobile phones. If you are still using traditional letters and phone

calls to reach debtors you are probably wasting time and losing money. Sending e-mails is free, can easily be automated and can be timed to arrive a selected time of the day. Many who use e-mail regularly count it as their preferred method of

contact. Similarly SMS text messages . Recent tests have indicated a massive increase in response to SMS text messaging compared with letter and traditional phone calls. If you're not already using digital technology, check it out soon.

Major challenge ahead for Revenue Managers



Feedback from local authority officers following a number of recent seminars suggests a number of factors are combining to make revenue collection a tougher challenge.

With a rise in the number of taxable households leading to more tax bills and rapid growth in areas such as penalty charge notices there will be more debt to collect but no extra resource for the revenue team. Working smarter is seen as the best way to maintain

and improve on collection performance. Using web based technology flexible working is easy to introduce. Staff benefit from lower travel costs and for many councils the office space can lead to a reduction in overheads. Shared working is easy to arrange so that work can be shared to ease peaks and troughs in workload or to refer debtors to specialist staff. In the future many of the tasks will be automated so that revenue staff can fo-

cus on the more complex areas.

Internet security

The days when cash was kept under the mattress are long gone. Banks are used to provide secure storage and protection of money.

For data storage many still settle for making a copy and possibly keeping it off site. This data is vulnerable to theft and damage which could harm your business. With data

becoming critical to business survival a more sophisticated approach is needed. A professional data centre such as the BT centre in Cardiff Bay is purpose built to store data and ensure it is available when ever you need it.

128 bit encryption of all data stops hackers from stealing your client information.

The building can withstand attack and can operate without external power or other service.. Access control uses the latest biometric and physical security.

Don't get caught out by being slow to introduce improvement.

Working smarter

Flexible working is rapidly becoming a key driver of change in this decade. Broadband internet access is moving ahead rapidly making it easy for many workers simply to access the internet from home. For collection teams using revenue ranger collection software adopting flexi-

ble working is simple. Users can log on from home and immediately see the list of tasks they need to progress. Documents and payments received at the office are updated in to the system so the home user has all the latest information at their fingertips. Using the new **Skype** phone

connection, many phone calls are free . Managers are able to view reports of user activity and performance.

The efficiency savings work for employer and employee so that everyone benefits apart from the debtor who is finding it harder to avoid pay-ment.

Getting paid on time

Professional debt collection involves much more than simply sending out reminder letters.

Modern communications can add up to 80% to debtor response rates.

E-mail and SMS text messaging produce faster and more regular responses and used in conjunction with letters and telephone calls increase speed and quality of payment.

An integrated approach combines effective communica-

tions with better information. Careful use of credit checks, tracing and monitoring services help optimize collection activity by focusing effort on debtors with collectable debt., Applying the best collection strategy is vital to success.

shadow are experts in debt collection. They deploy the latest collection strategies to each debt portfolio to maximize collection performance.

Online reporting allows creditors access to see the individ-

ual debtor records or portfolio results in real time. Payments collected are promptly passed to creditors.

Fees are charged only when payment is received making it a no risk option.

For units with in-house collection teams we offer temporary collection assignments to cover staff shortages or high volume periods.



Bailiff support

However effective the collection process, there will always be a need for bailiffs to recover goods where the debtor will not pay.

Field working increases the demand for accurate information and audited process. To meet this Shadow have introduced **bailiff manager** to the revenue portfolio of

services.

Key features of this service are remote access for bailiffs to check the latest information in real time immediately prior to or during a call.

The bailiff can record goods recovered and produce an accurate record for the debtor at the time of visit. Workflow can be managed to prioritise

work according to debt value, age of debt or geographic location.

With full integration to the main revenue management software administration and auditing process are optimized while workload is reduced.

Field working increases the demand for accurate information and audited process.

Living on the edge

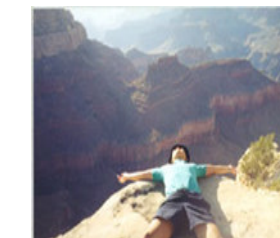
Debt statistics indicate that two million people have debt to income levels that leave them vulnerable to a an economic downturn. A staggering 14 million are relying on overdrafts to get by each month. Younger people have the highest level of unsecured debt with an average of

£8,000 for a person aged 30. At the other end over one million pensioners have outstanding mortgages on their home. This figure can be expected to rise as the new generation reach retirement age with substantial debt and inadequate pensions.

According to the Council of

Mortgage Lenders the ratio of unsecured debt to income has doubled over the past decade to 24% of income.

The changing pattern of debt require a shift in processes and strategy for debt collection as debt becomes more way of life rather than a temporary state for many.



The number of insolvencies during Q2 2006 reached 26,000 up 66% on 2005

128 bit encryption of all data stops hackers from stealing your client information

24/7
available
easy access
pay only for the services you use
innovative solutions