

The Importance of an Integrated Credit Control and Debt Collection system for holistic Municipal Revenue Enhancement

by

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A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

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AGENDA

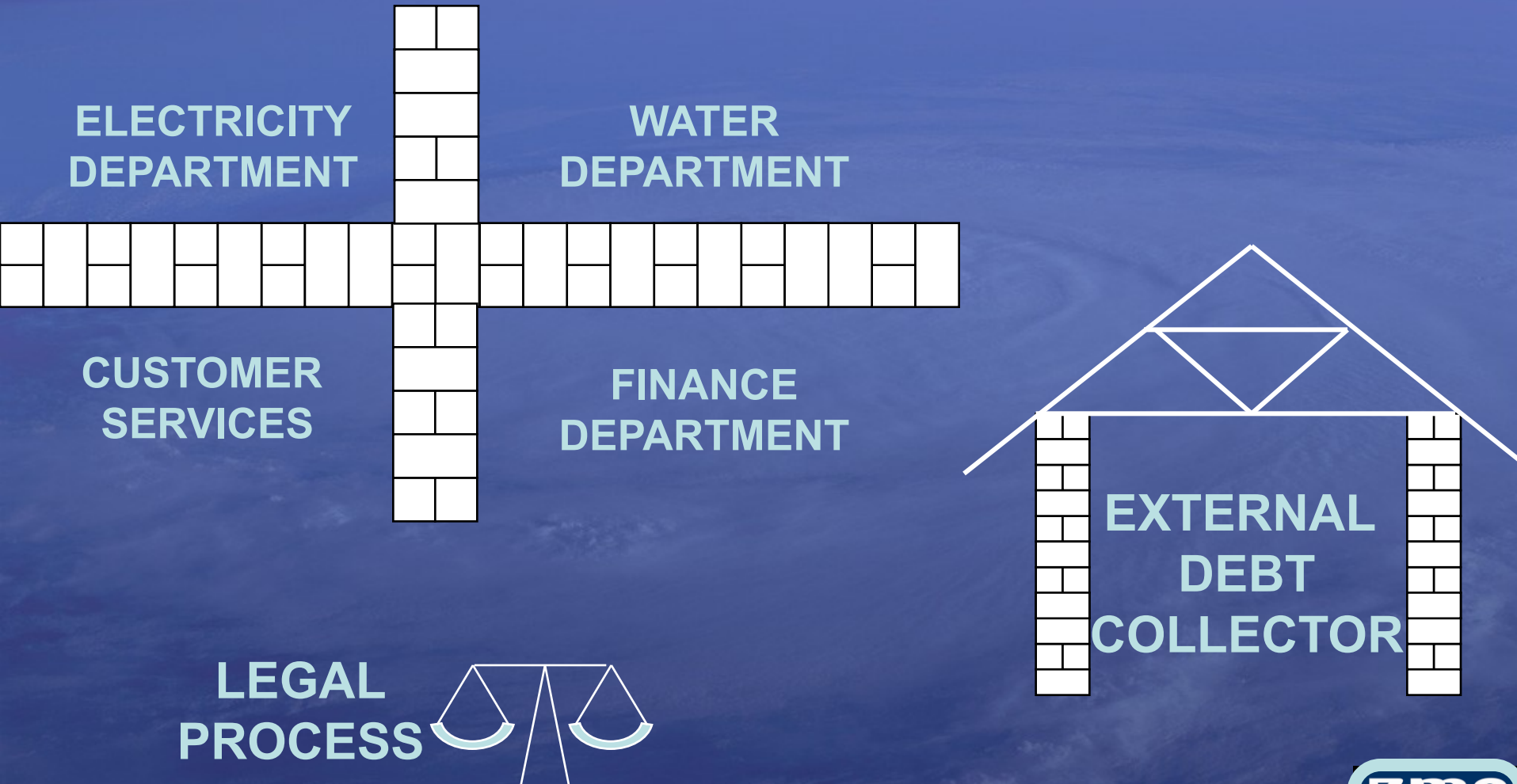
- Why an integrated system?
- Designing a system
- ZMS - shortly

A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

“But when you do a charitable deed,
do not let your left hand know
what your right hand is doing,”

Matt 6:3 [New King James Version © 1982 Thomas Nelson](#)

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Local Government: Municipal Finance Management Act (Act No 56 of 2003)

Section 64must ensure that

(a) that the municipality has effective revenue collection systems consistent with section 95 of the Municipal Systems Act and the municipality's credit control and debt collection policy;

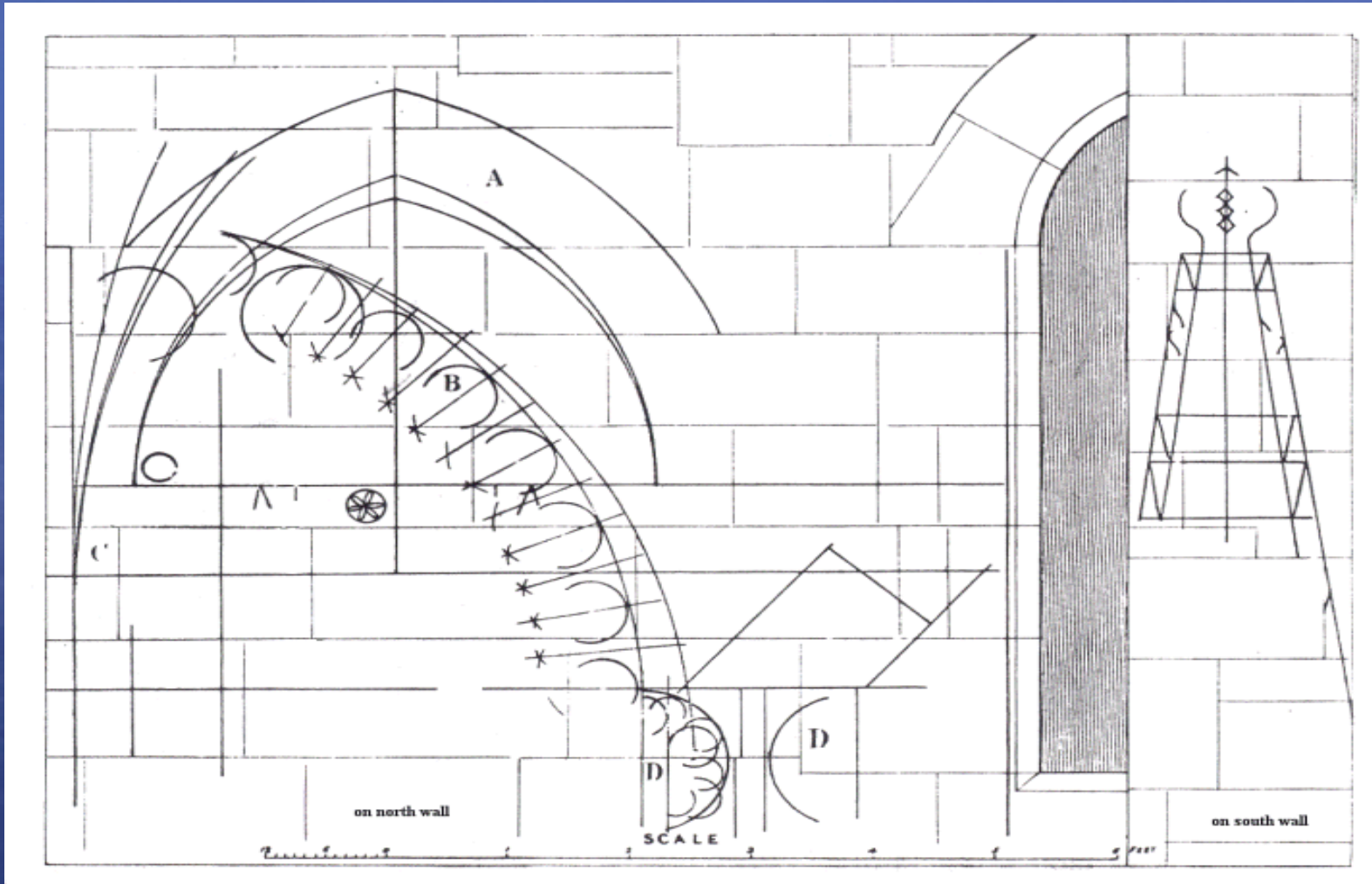
Local Government: Municipal Systems (Act No 32 of 2000)

Section 95 determines that the municipality must –

- (g) provide accessible mechanisms for dealing with complaints from such persons, together with prompt replies and corrective action by the municipality;
- (h) provide mechanisms to monitor the response time and efficiency in complying with paragraph (g)

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DESIGNING A SYSTEM: WHAT CAN IT LOOK LIKE?



A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

- ➊ Enhance communication and sharing of information
- ➋ Enhance control
- ➌ Expand reporting capabilities

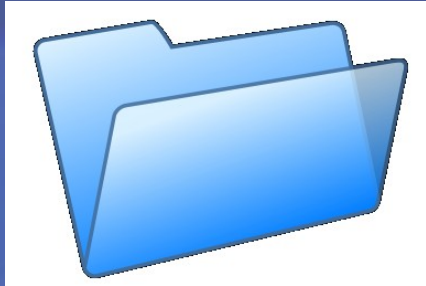
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Electronic folder

Imaging System



A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT



Electronic form

Electronic Forms [X]

First Name:

Last Name:

Address Line 1:

Address Line 2:

City:

State:

OK Cancel

Database
Notes
History

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Method to send to other departments according to predefined rules



Workflow System

A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

FINANCIAL SYSTEM

```
graph TD; A[A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT] --> B[FINANCIAL SYSTEM]; B --> C[DEBT COLLECTION & CREDIT CONTROL]; B --> D[CUSTOMER SERVICES];
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DEBT COLLECTION &
CREDIT CONTROL

CUSTOMER SERVICES

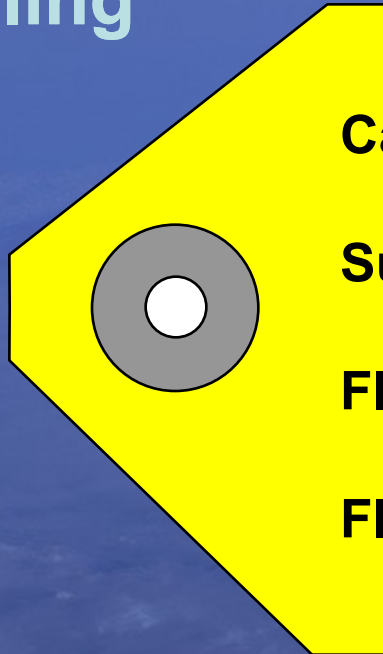
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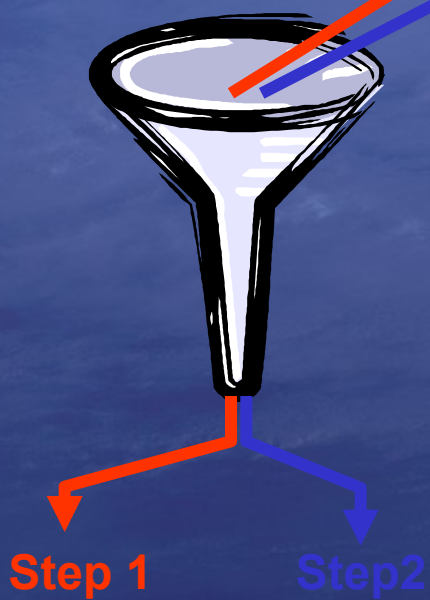


A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

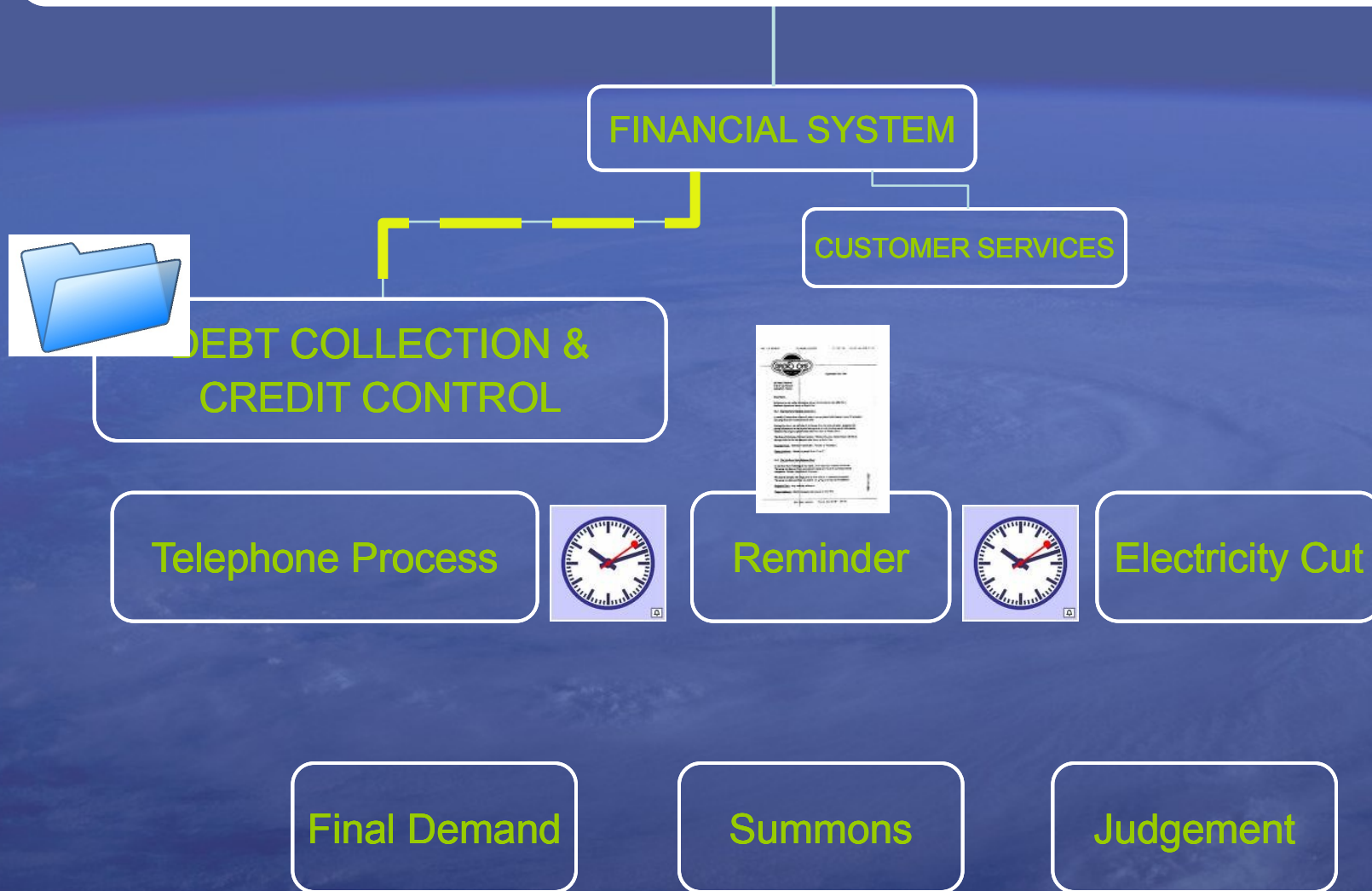


Categorising or Profiling





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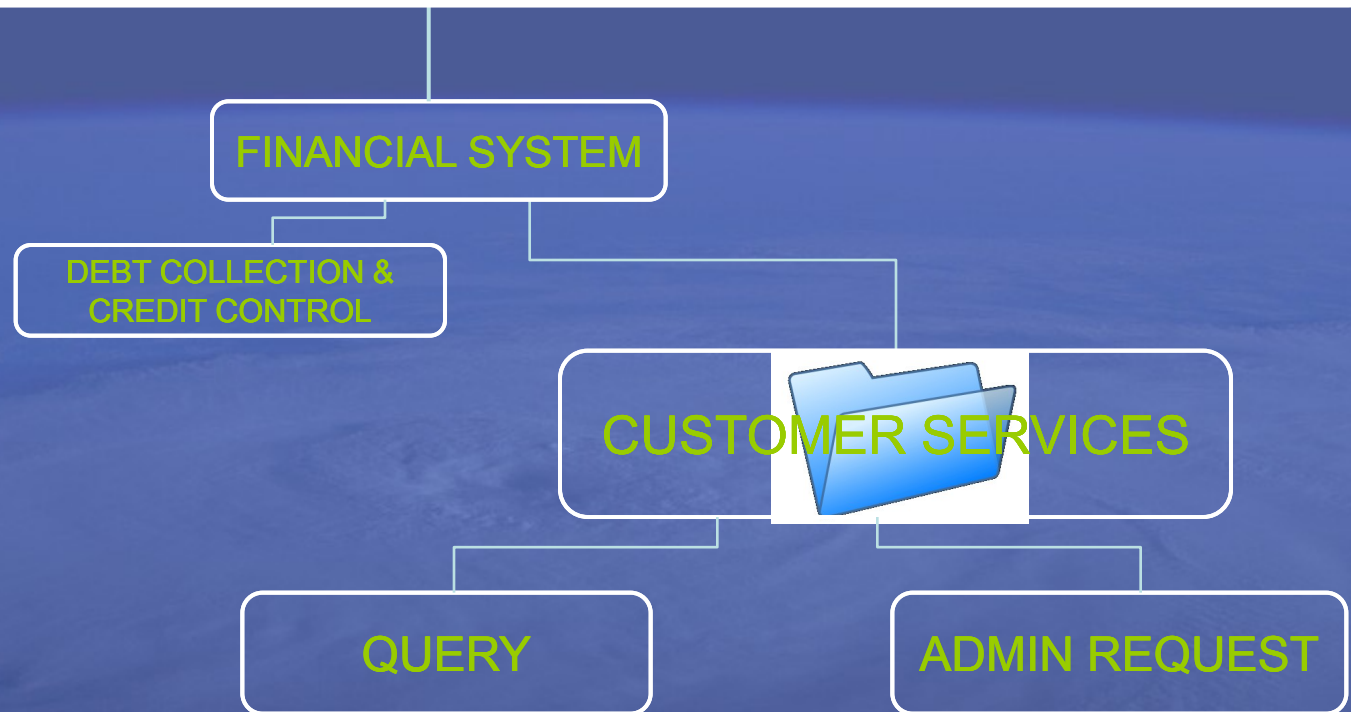
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ELECTRICITY
DEPT

FINANCIAL SYSTEM

Final Demand: Final Demand Extra Info.tif

File Edit View Page Zoom Tools Annotation Help

Final Demand Extr 1

NOTICE OF SERVICES DISCONNECTION

BY HAND : ZI/MR KOMOKI21

ACCOUNT NO : 900382800:7

STAND NO: : 3828

STR ADDR : 3828 EXT 7

DATE: 18/MAY/2005
DISCONNECTION DATE : 18/MAY/2005

You are hereby notified that the electricity supply to your premises has been disconnected due to default of payment and will be reconnected only upon receipt of the AMOUNT PAYABLE as indicated below.

TOTAL AMOUNT PAYABLE TO PREVENT FURTHER ACTION R 5478.72

NOTICE OF SERVICES DISCONNECTIONBY HAND : ZI/MIA KONTOKI221ACCOUNT NO: 90038280017STAND NO: 3828STR ADDR : 3828 EXT 7

DATE: 18/MAY/2005

DISCONNECTION DATE : 18/MAY/2005

You are hereby notified that the electricity supply to your premises has been disconnected due to default of payment and will be reconnected only upon receipt of the **AMOUNT PAYABLE** as indicated below.

TOTAL AMOUNT PAYABLE TO PREVENT FURTHER ACTION R. 5478.72

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To pre
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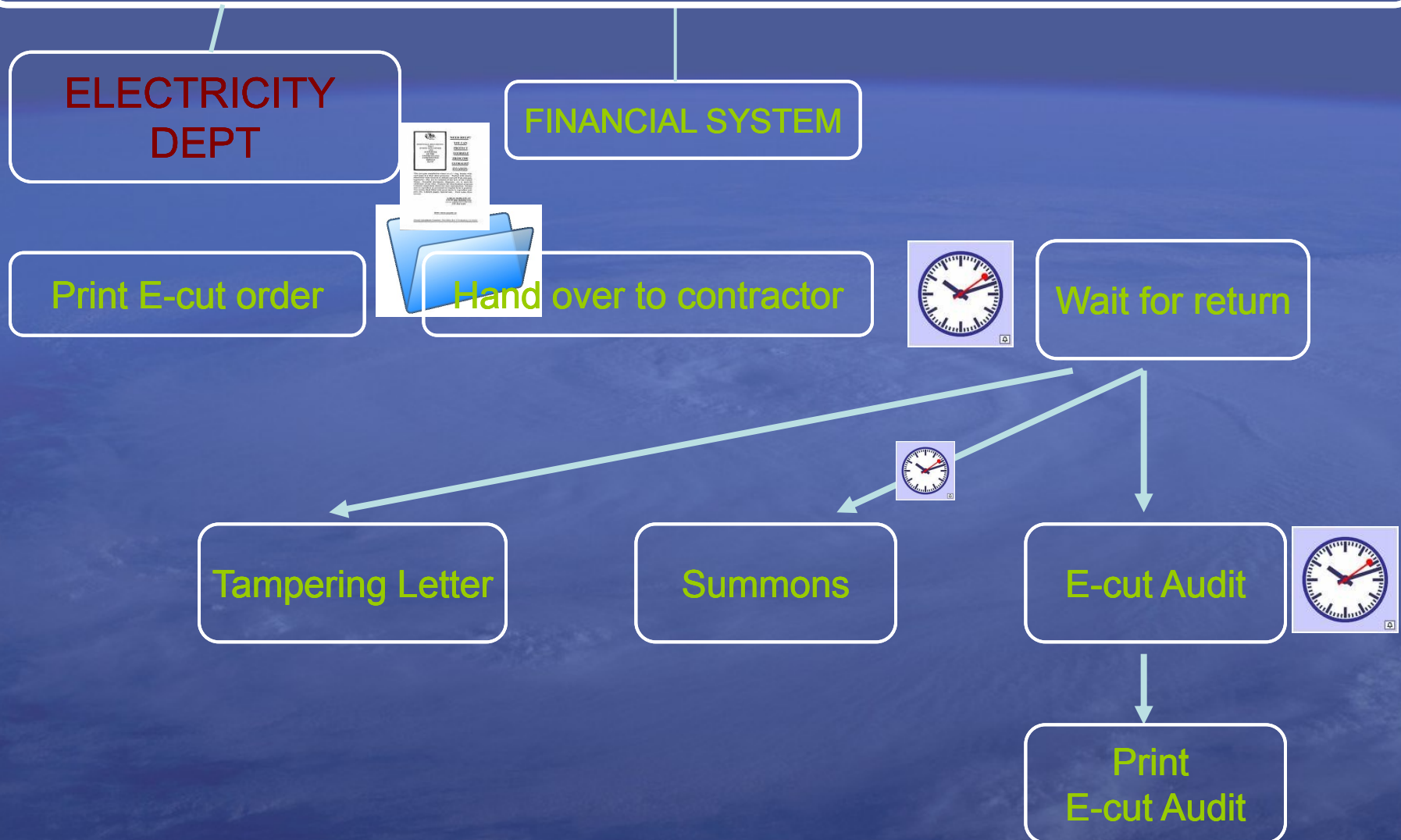
☐ Successful cut☒ Meter Broken☐ Tampering☐ No Access

SERVIC
EXCEPT
ADDIT

WARNI

Kindly further note that in terms of Council's Electricity Supply By-Law Council must

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ELECTRICITY DEPT

WorkDesk

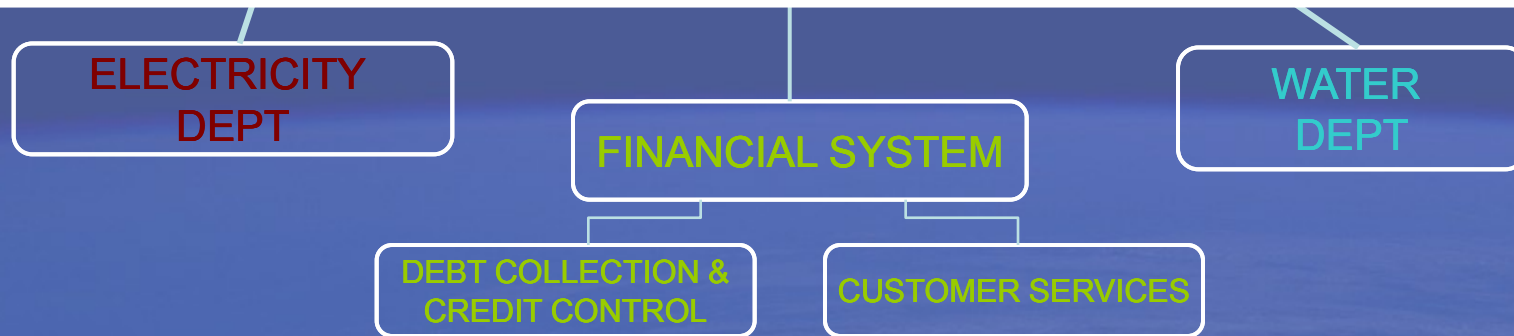
Contents - Electricity

ACCOUNTNUMBER	SURNAME	TOTALARREARS	SUBURB	Timestamp	PRIORI
3800227019	SCHOLTZ	7918.15	WARD 1	2008-02-28-13.05.11.18	0
3800494013	ESKOM	673		48.48.16	0
3800513031	ENGELBSECHT	752		45.59.61	0
8800043337	ESASMUS	1621		44.02.67	0
8800099424	GAABUE	4785		43.22.13	0
8800175993	MUNISIPALITEIT NS.3	470.65	WARD 1	2007-06-11-13.44.03.29	0
8800185222	OPPESMAN	2533.8	WARD 1	2007-06-11-13.44.05.05	0
8800226666	HASSIS (PAPIESVLAKTE)	864.0		2008-06-09-14.48.50.42	0
8800228084	PAPIESVLAKTE MEULE W/S...	480.9		2007-07-24-14.35.45.50	0
8800240242	BSAHMAAN GASTEHUIS SC...	7471.		2008-05-28-16.15.44.32	0
8800254331	FNB. C/O SMB PSOPESTIES...	11970.		2007-07-24-14.35.46.73	0

CUSTOMER SERVICES

Electricity Cut

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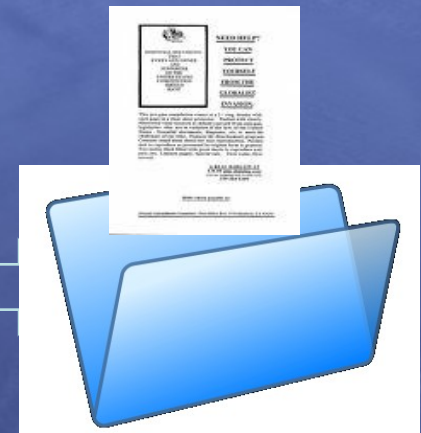
INDIGENT APPLICATION



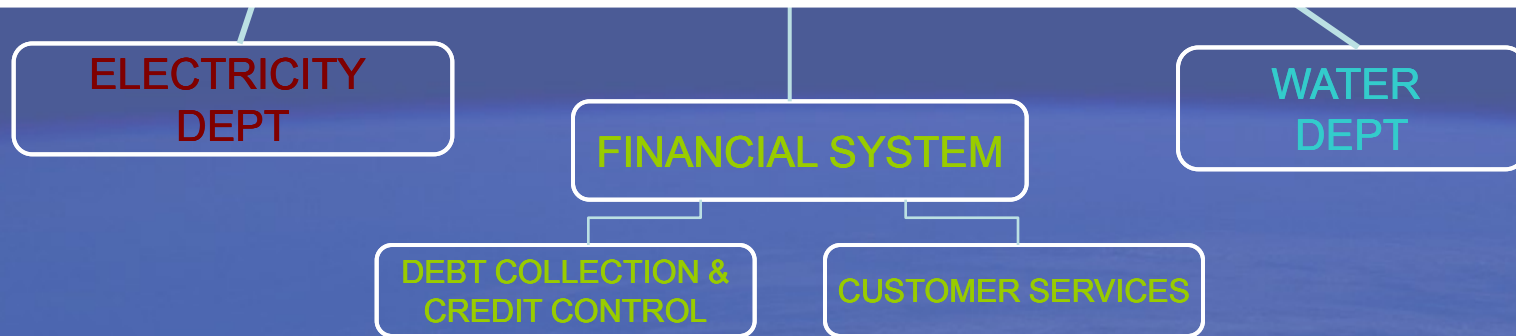
SCAN



INDEX



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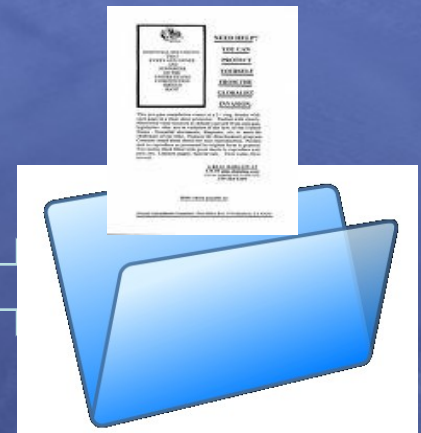
ARRANGEMENT



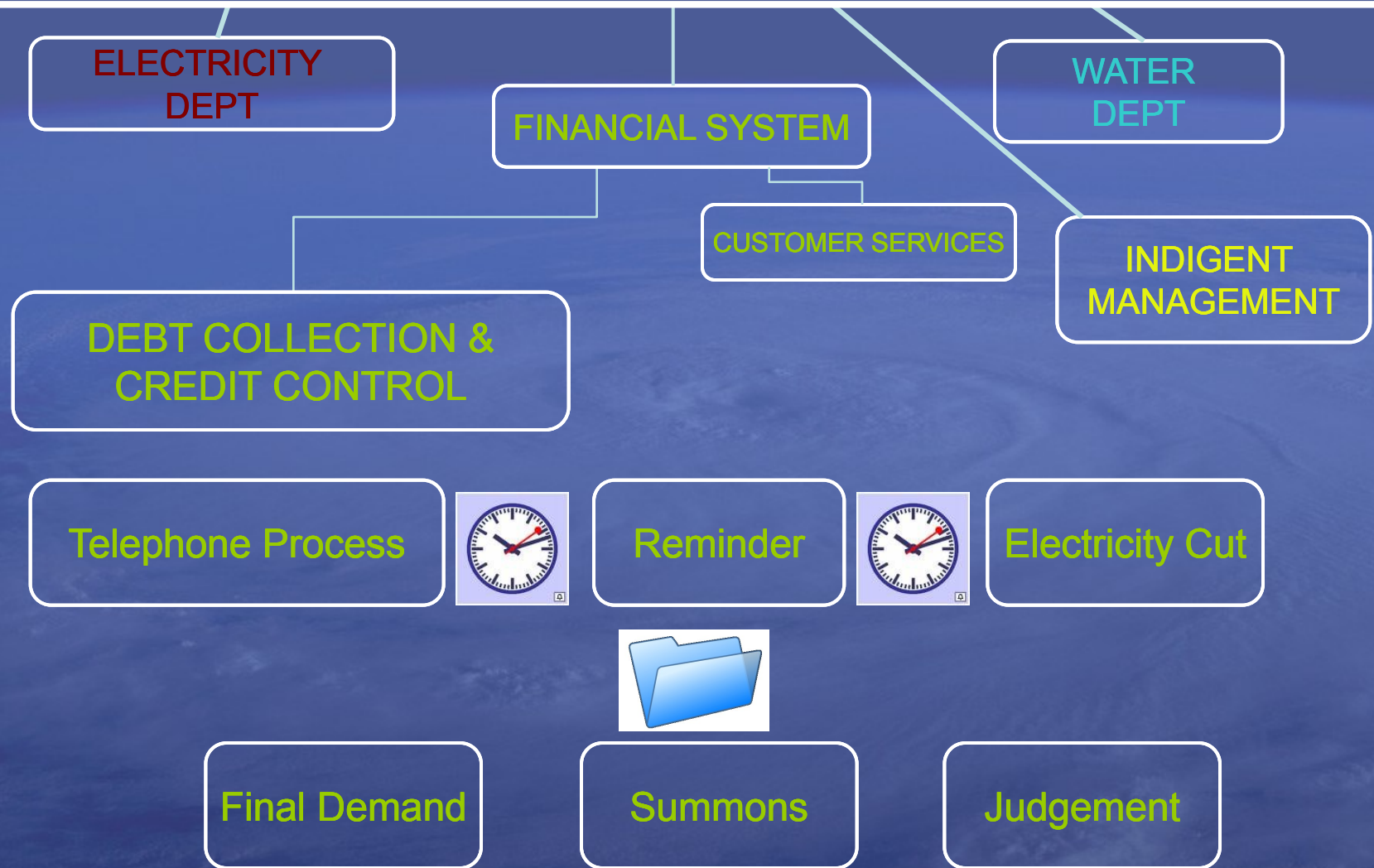
SCAN



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A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

ELECTRICITY
DEPT

WATER
DEPT

FINANCIAL SYSTEM

DEBT COLLECTION &
CREDIT CONTROL

CUSTOMER SERVICES

INDIGENT
MANAGEMENT

ARRANGEMENT
MANAGEMENT

MONITOR
ARRANGEMENT

ARRANGEMENT
SUPERVISOR

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ELECTRICITY
DEPT

WATER
DEPT

FINANCIAL SYSTEM

ARRANGEMENT
MANAGEMENT

DEBT COLLECTION &
CREDIT CONTROL

CUSTOMER SERVICES

INDIGENT
MANAGEMENT

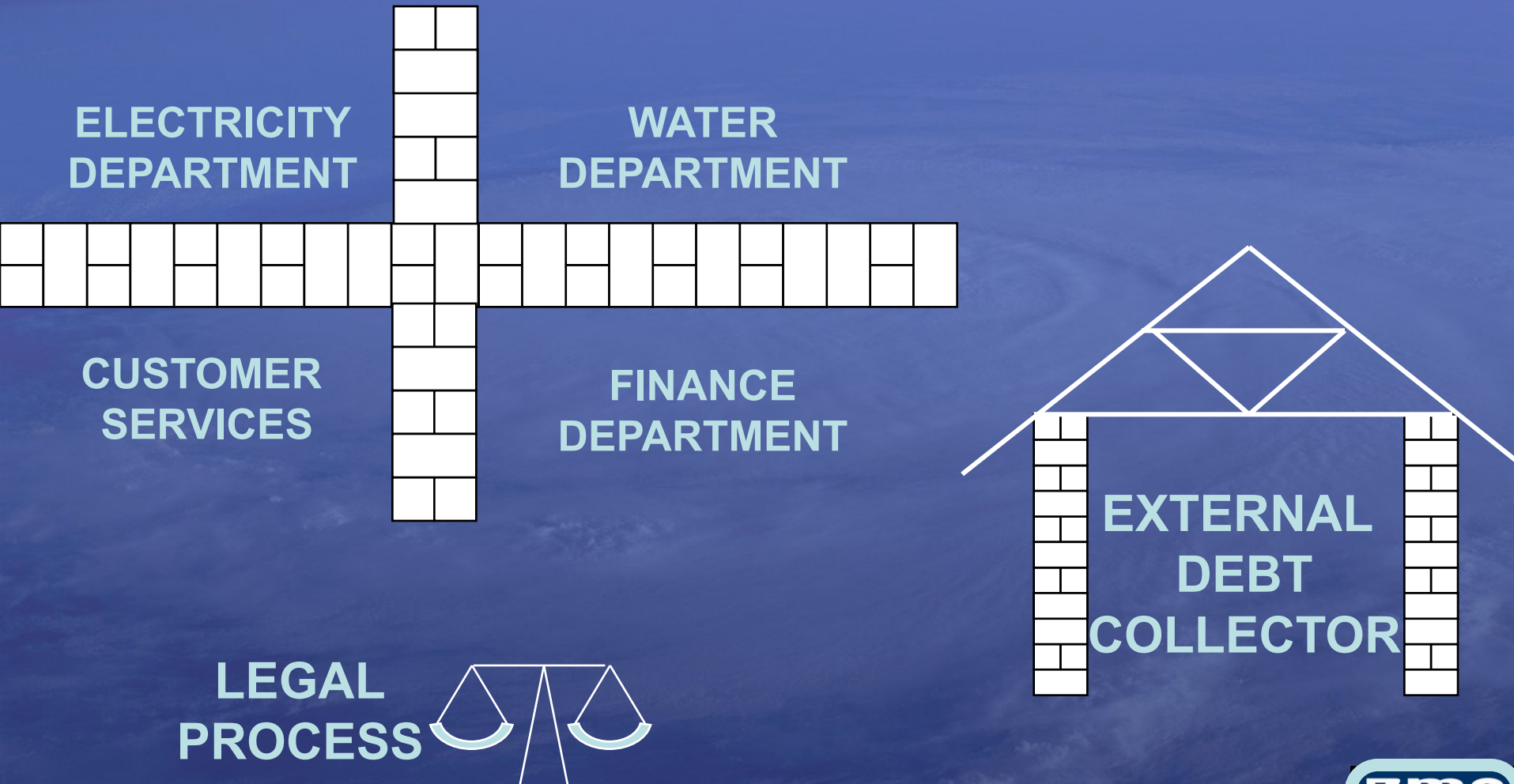
TRACING

SERVICE
AGREEMENTS

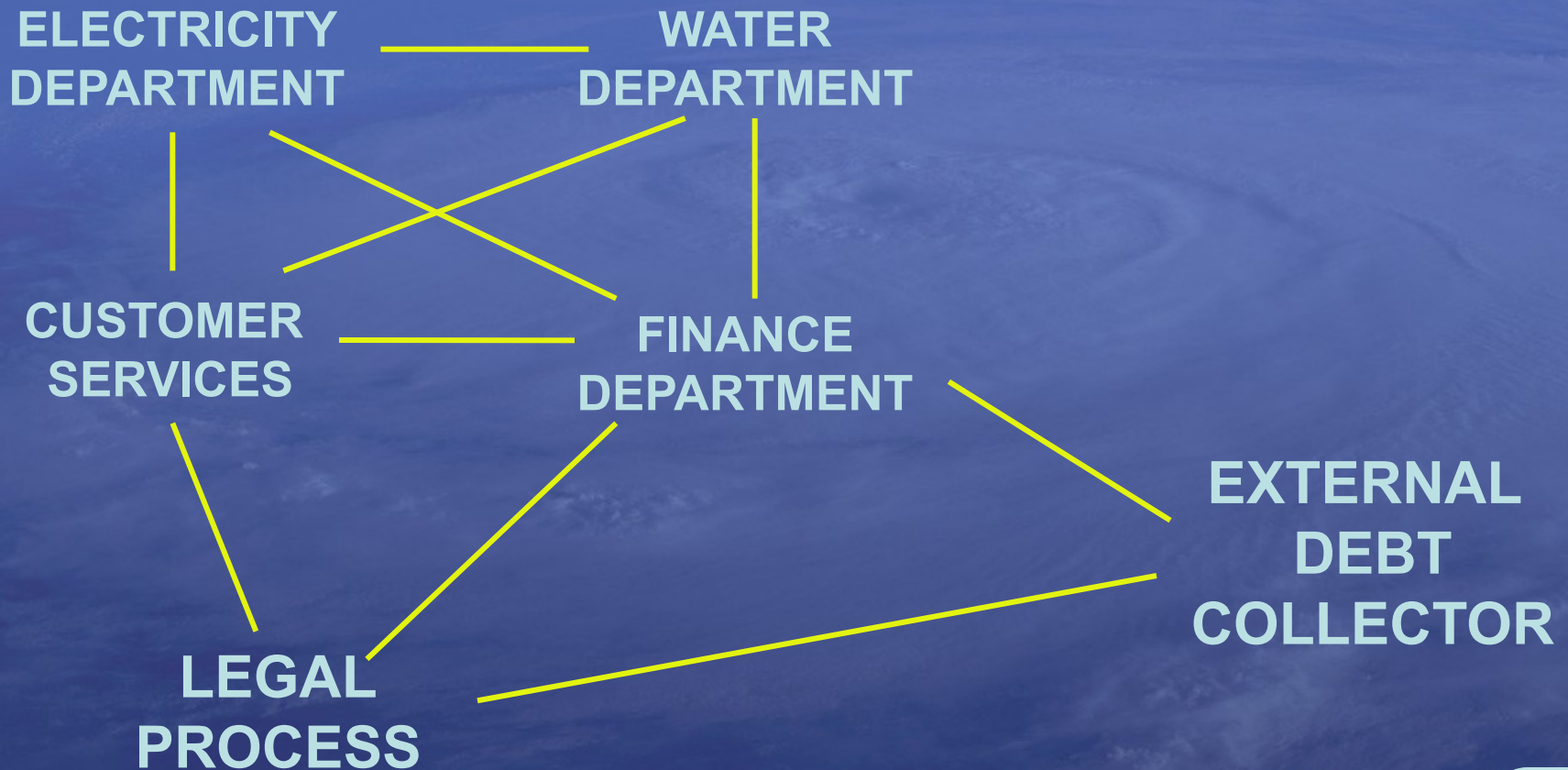
TRANSFERS

SOCIAL
ASSESSMENT

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A SYSTEM FOR INTEGRATED REVENUE ENHANCEMENT

ADVANTAGES

- ① **Enhance communication and sharing of information**

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FIND A FILE WITHIN SECONDS

Workflow Search

Index Fields: SURNAME, INITIALS, ACCOUNTNUMBER

Criteria: SMITH, J

Clear Search

Search Results = 2 record(s) found.

ACCOUNTNUMBER	UNIQUENUMBER	SURNAME	INITIALS	ACCOUNTDUE DATE
8800212340	CC-06-11-0000031	SMITH	JS	07/10/2006
3800212015	CC-06-11-0000091	SMITH	JS	07/10/2006

Fetch Extra Info For All Items

Close

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GET THE FOLD

The screenshot displays a software interface with a folder view on the left and a document viewer on the right. The folder view shows a file named '20070824 - FINAL DE...'. The document viewer shows a form titled 'FINAL DEMAND' with various fields for account information and household details.

Folder View:

- File Edit View Contents
- 20070824 - FINAL DE...

Document View: Final Demand: Final Demand Extra Info.tif

File Edit View Page Zoom Tools Annotation Help

Final Demand Extr 1

FINAL DEMAND

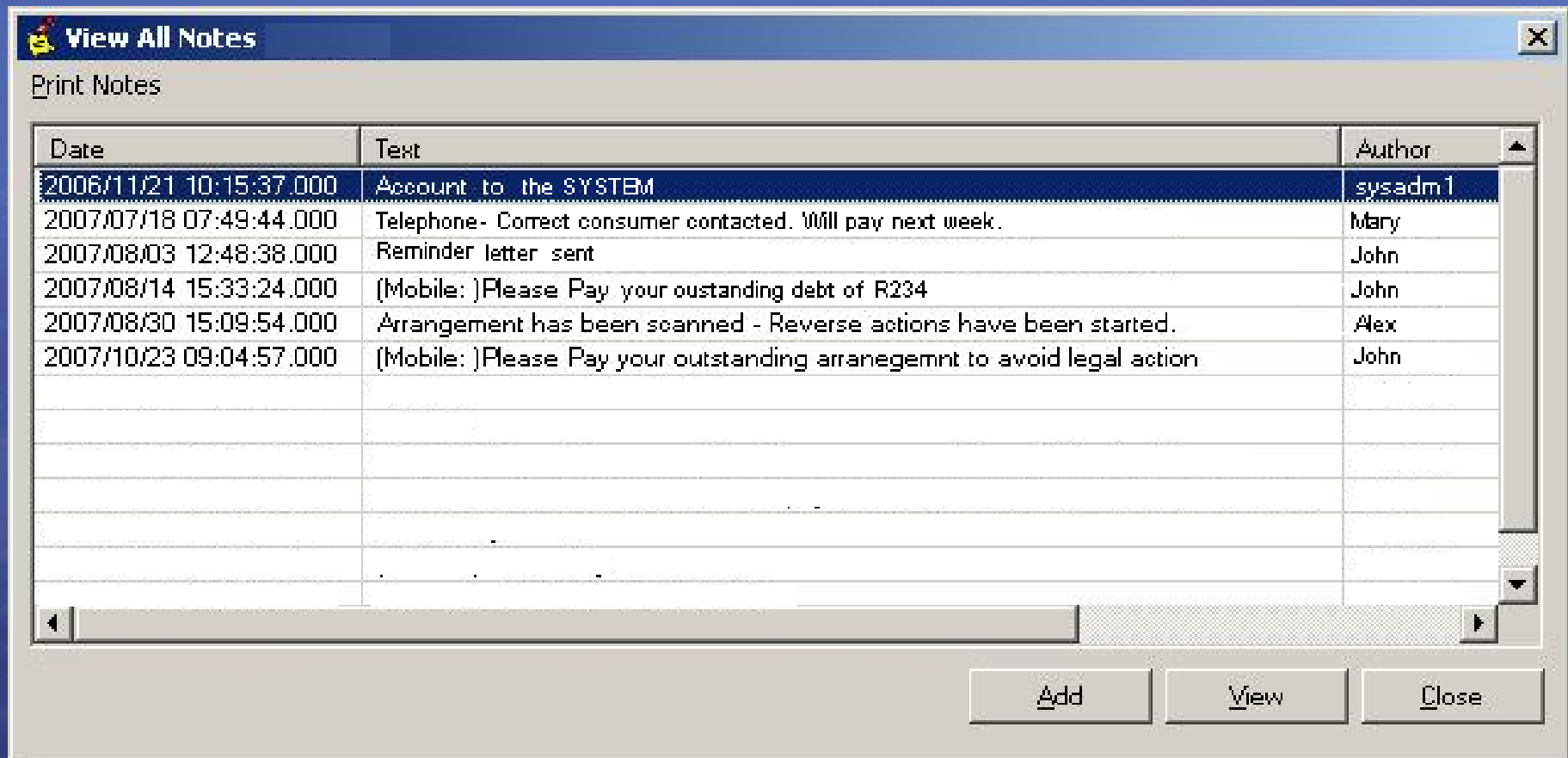
Acc Number: 6006965
Acc Holder: ZD DLADLA
Physical Address: OSIZWENI A 06308 06308

1.1	Number of Household Member over the age of 18 years	No of Employed members
Household Member 1 Details ID Number		
Name		
2	Employed YES NO	Employer
Employer Contact No		
Income		Member Contact No
Household Member 2 Details ID Number		
Name		
3	Employed YES NO	Employer
Employer Contact No		
Income		Member Contact No
Household Member 3 Details ID Number		
Name		
4	Employed YES NO	Employer
Employer Contact No		
Income		Member Contact No
Household Member 4 Details ID Number		
Name		
5	Employed YES NO	Employer
Employer Contact No		
Income		Member Contact No
Household Member 5 Details ID Number		
Name		
6	Employed YES NO	Employer
Employer Contact No		
Income		Member Contact No
7	The building on site is: a) House b) Shack c) Business	
d) Other		
Other Related Information:		
8		

50% Page 1 of 1 Image File 1 of 1

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GET THE FOLDER WITH ALL RELEVANT NOTES



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ADVANTAGES

- ① **Enhance communication and sharing of information**
- ② **Enhance control**

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Dashboard

TOP ACCOUNTS

Refresh File

Top Accounts 25

Rank	Acc No	Total Arrears	Surname
001	0000001309	7003171....	STEWART
002	0009999945	1876384....	DEPT OF F
003	0007002290	936995.37	UYS
004	0000001379	901166.28	R
005	0000903607	878188.13	DAYBREAK
006	0000070683	600867.05	GROUP 10
007	0004500004	400400.07	POKOLU NG

WORKSET INFORMATION

Settings Refresh File

Workstep	Qty	Value
E-CUT ORDERS	18	3 598 549.11
FINAL DEMAND	38	68 810.21
QUERY SUPERVISOR	75	235 789.12
REMINDER	21	67 370.86
WATER RESTRICT ORDER	12	30 323.01

USER ACTIONS

Refresh File

Users JOHN

Qty	Action Description
5	Log on to the system
12	Search
10	Notes made
8	Arrangements

PRINTING INFORMATION

Refresh File

Template	Qty
Electricity Cut Job Cards	35
Final Demands	96
Electricity Audits	15

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- ➊ Enhance communication and sharing of information
- ➋ Enhance control
- ➌ Expand reporting capabilities

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- ① How old is the oldest account query at finance?**
- ② What is the average time taken to solve an electricity query?**
- ③ Which action has the most success in collecting debt from consumers in the highest income bracket living the most affluent areas?**

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- ④ Which of the staff has the most success collecting debt from government institutions?
- ⑤ How many electricity cuts were done in the last month, what was the value of the outstanding debt and what was the success rate?
- ⑥ Which consumers react positively if reminded by SMS to pay an arrangement amount?

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THE ZMS MODEL

- 2000 – Dr Chris Kapp appointed by DPLG
- Zeus Credit Management System:
 - Developed by Integrear
 - Built on Global360 technology
- Not typical debt collection solutions

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CONCLUSION

To be effective in revenue enhancement, the right hand should know what the left hand is doing . . . and lend a hand if necessary.

This can be achieved by using an integrated system.

QUESTIONS

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