



Shaw's Thin-client Approach Provides Custom Solutions

COLLECTIONS provides for categorization of accounts into lists, according to criteria set up by the user.

By Glenn Gordon

Shaw Systems, based in Houston, Texas, has provided software applications for the financial services industry since 1967. The **COLLECTIONS** application, introduced in 1989, is in use in a number of large banks in more than 400 locations across the United States. **COLLECTIONS** is available in two functional tiers, with about 30 percent of Shaw Systems' customers opting for the lower tier. The upper tier includes additional functionality called Business Process Management.

COLLECTIONS employs a "thin client" approach where no system software is actually installed on the client machine; instead it becomes merely the access point to the server itself. Depending on the size of the application, the server may range from a Windows 2000 Server to an IBM mainframe. The thin client approach presages a major new release due in third quarter 2004, when **COLLECTIONS** will become a pure browser-based application. The current version 4.6 was the basis for this review.

Interface

COLLECTIONS takes a similar approach to most applications fulfilling the collections role—place as much information as possible on one screen for quick and easy access by the collector. Home base for the **COLLECTIONS** application is the Primary Account Screen. It is separated into three major sections: customer information, account information and work flow.

Access to all other necessary information is through rows of buttons at the top and bottom of the screen. At the bottom of the screen is a Wizard button allowing access to an onboard supervisor, guiding the collector through the process at hand according to pre-established rules. Use of the Wizard is optional, of course, but is a handy guide for a collector who may be involved in carrying out some seldom-used activity.

Features and Functionality

COLLECTIONS provides for categorization of accounts into lists, according to criteria set up by the user. For example, a list might be comprised of vehicles over \$20,000 in value whose owners

are behind in payments. Each list can be extensively customized in appearance and activity labeling, and choices like text boxes or drop-down menus. Nine levels of security control access to data, with collectors assigned to one or more lists. Real-time display of collector status and list status is readily available if required.

The Business Process Management functionality is a tool allowing the user to automate a manual process to fit the existing functions and procedures of

his business, instead of requiring the business to adapt its methods to the software. In implementing this feature, the user defines a step-by-step procedure that needs to be accomplished. These steps are then implemented in a complete process, with the input screens defined according to the user's preference.

Automation is built into the application in other areas. Pre-configured letters automatically have appropriate data fields filled in, and can be printed on demand or on a batch basis. **COLLECTIONS** works with all available auto-dialers, accommodating itself to any limitations they might have.

For applications involving a user with several clients, Web-based access is provided to each client's account, reducing or eliminating the need for client updates.

Summary

The **COLLECTIONS** pricing structure, as well as its capability, sets it apart from many other applications performing the same basic functions. With the goal of improving productivity by automating business processes, **COLLECTIONS** allows users to virtually build their own application.

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"We have 60 users covering a \$2 billion portfolio, and really like COLLECTIONS. It is accurate, problem-free and we receive huge support from Shaw."

—Kelly Smith

Vice President &

Director of Consumer Collections

TCF Bank, Minneapolis, Minn.

