



# VOXIVA™ Enterprise

*Compartamos* is an enterprise solution, designed to improve the efficiency of the past-due accounts collection process and provide a two-way communication channel between their HQ and a widespread network of field staff.

**Customer Profile:** Compartamos stands out as one of the best performing Microfinance Institutions in the world and one of the largest in Latin America in number of clients, providing loans to over 1'000,000 Mexicans as of October 2008.

**Situation and Challenges:** Based on observations on the proposed current process, here is an analysis on the current situation:

**Retrieve due balance:** When collector usually concretes a visit to a client, the info about debts or due balance is already out of date, facing as consequence that the client finally will have a difference between the balance that the collector have and the real due balance in the collection system of Compartamos.

**Report payments:** Payment information aggregation has a permanent delay due to the current way that collectors submit their reports

**Report visits:** The collectors do not have a good tool to help evaluate themselves and to know how are they spending their time. Probably they could have a way to do a the best plan to cover as much clients as possible and also to focus on some

**Solution:** Voxiva's solution is oriented to improve Compartamos' past-due accounts collection process efficiency and to provide a two-way communication channel between Compartamos HQ and a widespread network of field staff. The solution becomes an additional channel of service based on mobile phones focused on giving new tools to collector's staff.

Our goal is to leverage mobile technologies to improve efficiency in the collection process through increasing communication between HQ and field, monitoring collectors' targets and activities and analyzing day-to-day process & portfolio performance.

## Benefits:

- ⊙ Real-time balance inquiry for specific Client ID and Account number.
- ⊙ Report cash and check collection.
- ⊙ Report visits to customers that did not pay on-site
- ⊙ Options to discard and re-submit info for cash or check collection and visits without payment
- ⊙ Import option to load daily the balance data, integrating the solution with the current well established procedure in Compartamos
- ⊙ Export option to provide to Compartamos the daily results of on-site work of collectors staff.