



CASE MANAGER 5.2 PAYMENT ARRANGEMENT MANAGER

USER MANUAL

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SECTION 1 GENERAL PTP CONCEPTS

What is a PTP?

PTP is an acronym for “promise to pay” and is fairly self-explanatory – it is an agreement between a credit provider and a debtor in which the debtor promises that he or she will provide payment by a specific date.

Whether you are a doctor, lawyer, business owner, third party debt collector, or in any occupation that requires you to recover money from a customer, you will need to have predetermined and reliable strategies in place in order to effectively recover the money that is owed to you - a PTP agreement is an efficient way of securing these payments.

Why are PTPs important for your business?

PTPs are a fundamental component in any collections and recovery strategy and they help improve collection productivity and results.

Creating payment agreements with your clients will also provide you with the opportunity to work out payment solutions in cooperation with clients while still protecting the customer relationship, which is very important in the early stages of payment procurement.

SECTION 2 PTP MANAGER FEATURES AND FUNCTIONS

What is the PTP Manager?

In a nutshell, the PTP Manager is a tool used to record, monitor and manage PTP arrangements.

With the PTP management tool you will be able to:

- Create and log new PTP arrangements with various payment options for the debtor to choose from;
- Manage PTPs that are in arrears or settle PTPs that have been paid in full;
- Work according to a scheduled workflow that makes the process of managing instalments from creation to settlement easy (see the following section for more information on the workflow process);
- View all arrangement history, including, for example, all payment transactions (amounts and dates on which they were performed), the status of the PTP instalment (defines the current progress of the instalment), the workgroup (users working on the arrangement) assigned to the case, and so on.

PTP Manager workflow concepts

From the moment you create a new PTP arrangement, your workflow will kick off. A workflow is essentially a sequence of processes through which the arrangement passes from creation to settlement and is driven based on whether PTPs are honoured or not.

PTP instalments can be in one of eight stages of development at any time (depending on how payments have been made - full or partial; in grace or after grace - or if they have been made at all, and some stages may activate certain instructions that will aid you in settling the account and keep you up-to-date with the status of the case.

These are the eight possible stages that an arrangement can pass through:

1. **PTP Arrangement: New** - A new Promise-to-Pay Arrangement is created on the case
2. **PTP Arrangement: Full Payment Received** - A Full Payment (within acceptable bracket) has been received on a PTP
3. **PTP Arrangement: Partial Payment In Grace** - A Partial Payment was received on a PTP: Grace Period given
4. **PTP Arrangement: Partial Payment After Grace** - A Partial Payment was received on a PTP: determined after the Grace Period
5. **PTP Arrangement: Settled** - Debt on Case is Settled by means of the PTP Manager
6. **PTP Arrangement: No Payment In Grace** - No Payment was received on a Scheduled PTP: Grace Period given
7. **PTP Arrangement: No Payment After Grace** - No Payment was received on a Scheduled PTP: After Grace Period
8. **PTP Arrangement: Pre-PTP** - PTP Arrangement is due in 5 days or less

When an instalment is in any one of these stages, the status of the case will automatically change to reflect the respective stage and, as stated above, you may receive certain instructions that need to be executed in order for the arrangement to successfully progress to settlement/closure. You can set up the kind of instructions you would like to receive as the case progresses. Here are a few examples:

- a. When you create a new PTP arrangement, the status of your case will automatically change to **PTP Arrangement: New**. When this status changes you might receive an instruction like this: **Perform Task: New PTP Arrangement Follow-Up**. Your administrator will be able to set up a description of what the follow-up will entail.
- b. If a partial payment is received from the debtor within the given grace period, the status of the case will change to **PTP Arrangement: Partial Payment In Grace** and you might receive an instruction like this: **Perform Task: Partial Payment In Grace Follow-Up**. Again, your administrator will be able to set up a description of what the follow-up will entail.
- c. When a PTP Arrangement is due in 5 days or less, the status of the case will change to **PTP Arrangement: Pre-PTP** and your administrator may set up an instruction to send a reminder SMS to the debtor to ensure he doesn't miss the payment due date. This instruction may look like this: **SMS: Custom SMS Message**.

Here is diagram to help you understand the workflow process:

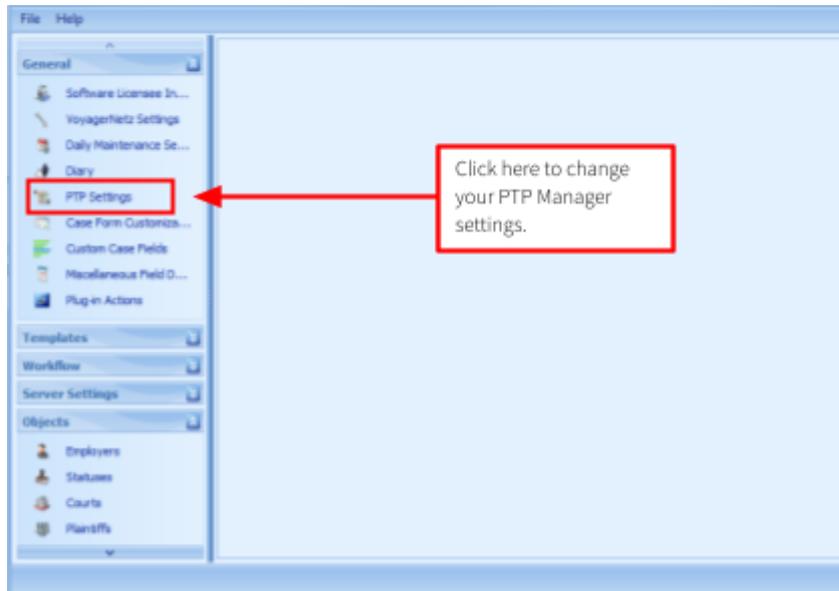


Before you can start creating PTP arrangements you will need to configure some settings to ensure optimal use of the features and functions available in the PTP Manager.

Step 1: Changing basic PTP settings

1.1. Open PTP Settings in the Configuration Tool

In order to configure your PTP Manager settings, you will have to access the **Case Manager Configuration Tool** and click on the PTP Settings button (Figure 1):



1.2. Change PTP settings

Once you have clicked on the **PTP Settings** button, the following screen (Figure 2) will be displayed where you are able to change:

- The number of grace period days you wish to assign to PTP arrangements;
- The percentage of a payment that constitutes a partial or full payment;
- The option to change the workgroup on a case upon the creation of new PTP arrangements (accounts can be dynamically distributed to a pool of resources);
- The option to automatically cancel PTP arrangements when no payment is made by a debtor and the grace period has been exceeded.

In this section you can decide how many grace period days to assign to your PTP arrangements.

A grace period is a period of time after a payment due date that gives the debtor more time to pay without incurring any penalties. It also allows for transfer times between banks and technical or other reasons that may cause a payment to be unforeseeably delayed.

This section allows you to designate what constitutes a full or partial payment. In this example the percentage is 10, therefore, should the debtor pay 10% short of the full amount, it will still be considered a full payment (i.e. R90 of R100). If the debtor pays anything more than 10% short of the full amount, it will be considered a partial payment.

This section identifies the last time the **PTP Process** was run. The **PTP Process** is a procedure that runs as part of the **Daily Maintenance** process. This process runs every day in order to keep your workflow up-to-date. You will not be able to change this information.

Check this box should you want the option to change the workgroup (user/users) on a case every time a new PTP arrangement is created.

Save once you have made the necessary changes

PTP Settings

Grace Period Days: 10

Partial Payment Percentage: 10

Last Run Date: 2014/11/14

Change Workgroup upon New PTP Arrangement

Change Workgroup upon New Debit Order Arrangement

Cancel PTP Arrangement on No Payment (after grace)

Step 2: Changing PTP workflow settings

Managing a PTP arrangement will require you to work according to a predetermined workflow. As discussed in PTP Manager workflow concepts above, the workflow is driven by stages (payments made/not made) that cause the status of the case to change, which in turn, will activate certain instructions that need to be executed in order for the account to eventually be settled.

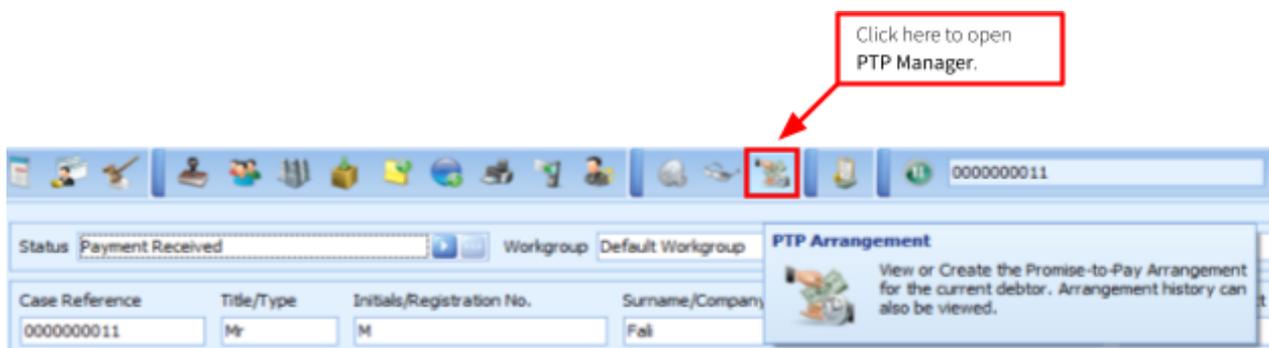
Please contact your Support team for more information on setting up your own unique workflow.

SECTION 4 PTP MANAGER STEP-BY-STEP USER GUIDE

Step 1: Creating a new PTP arrangement

2.1. Open PTP Manager

Once you have a case open you will be able to access the **PTP Manager** from the toolbar menu (Figure 8):



2.1.1. PTP Arrangement home screen

Once you have clicked the **PTP Arrangement** button, the **PTP Arrangement** home screen will be displayed (Figure 9):

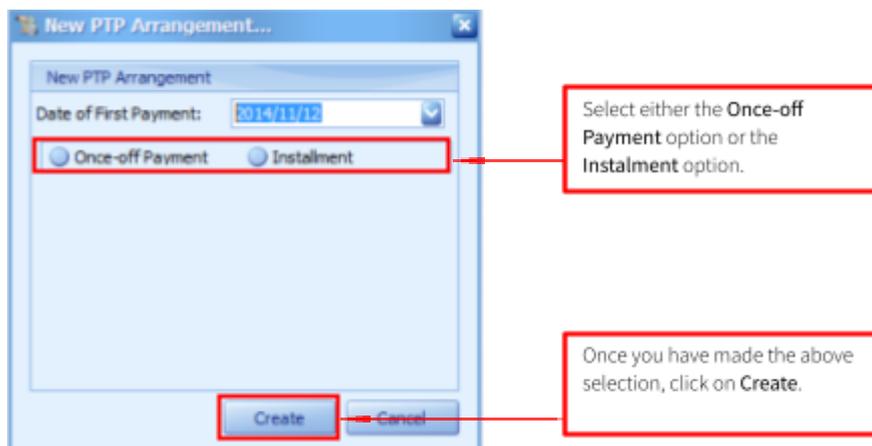




2.2. Create a new PTP arrangement

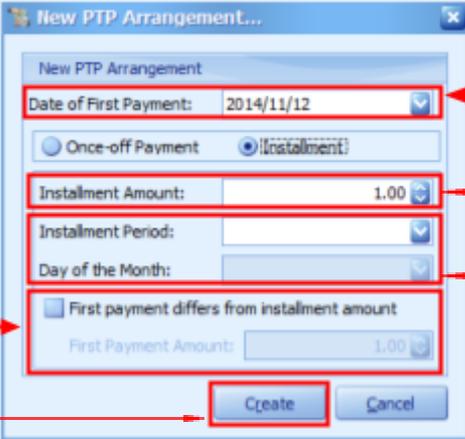
To create a new PTP arrangement, click on **New Arrangement**  (as displayed in Figure 9). The below screen (Figure 10) will be displayed. Here you have the option of selecting either:

- the **Once-off Payment** option, where you will simply insert the full amount to be paid and the arrangement will be created;
- or the **Instalment** option, where you will be required to enter the details of the instalment arrangement (Figure 11).



2.2.1. PTP Instalment Arrangement

Should you select the Instalment option, the below screen (Figure 11) will be displayed and you will have to insert the details of the instalment arrangement:



The screenshot shows the 'New PTP Arrangement...' dialog box. It has a title bar with a close button. The main area is titled 'New PTP Arrangement' and contains several fields and options. A red box highlights the 'Date of First Payment' field, which is set to '2014/11/12'. Another red box highlights the 'Instalment Amount' field, which is set to '1.00'. A third red box highlights the 'Instalment Period' section, which includes 'Instalment Period' and 'Day of the Month' dropdown menus. A fourth red box highlights the 'First payment differs from instalment amount' checkbox, which is checked, and the 'First Payment Amount' field, which is set to '1.00'. At the bottom, there are 'Create' and 'Cancel' buttons. Red arrows point from the callout boxes to the corresponding fields in the dialog box.

Should the first payment that the debtor pays differ from the future instalments, check this box and enter the **First Payment Amount**.

Once you have completed all the necessary fields in this screen, click on **Create**.

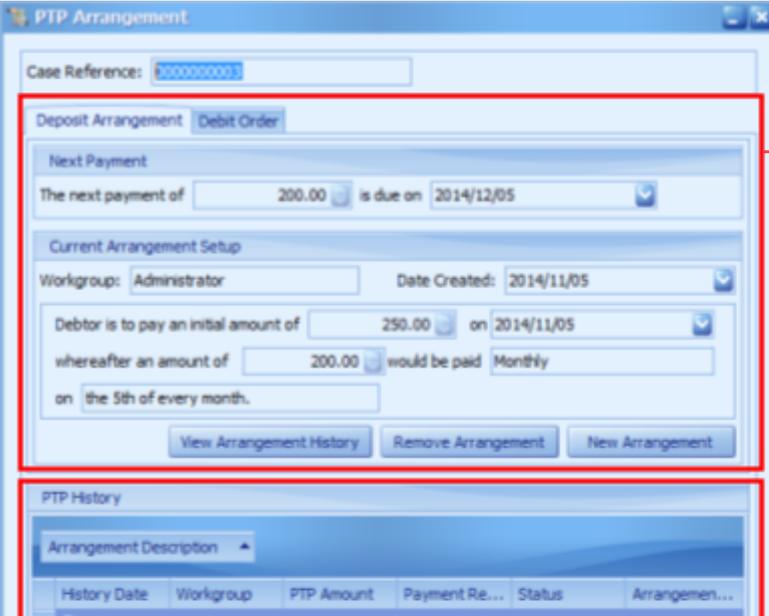
The **Date of First Payment** field stipulates the date on which the first payment from the debtor should be received.

The **Instalment Amount** field stipulates the amount that will be paid in each instalment.

The **Instalment Period** section allows you to select an instalment period: **Monthly**, **Biweekly** (every second week), **Weekly**, **Bimonthly** (every second month), or **Quarterly**, and the day of the month/week on which it will be paid.

2.3. PTP Arrangement details

You have now created a new PTP arrangement, the details of which will be displayed in the **PTP Arrangement** home screen, as in the example below (Figure 12):



The screenshot shows the 'PTP Arrangement' home screen. It has a title bar with a close button. The main area is titled 'PTP Arrangement' and contains several sections. A red box highlights the 'Next Payment' section, which shows 'The next payment of 200.00 is due on 2014/12/05'. Another red box highlights the 'Current Arrangement Setup' section, which shows 'Workgroup: Administrator', 'Date Created: 2014/11/05', and 'Debtor is to pay an initial amount of 250.00 on 2014/11/05 whereafter an amount of 200.00 would be paid Monthly on the 5th of every month.' At the bottom, there are 'View Arrangement History', 'Remove Arrangement', and 'New Arrangement' buttons. A third red box highlights the 'PTP History' section, which shows a table with columns for 'History Date', 'Workgroup', 'PTP Amount', 'Payment Re...', 'Status', and 'Arrangemen...'. Red arrows point from the callout boxes to the corresponding sections in the home screen.

In this example, all the details of the created PTP arrangement will automatically display in the relevant fields.

In the **PTP History** section you will now be able to see all the transaction history and status of the arrangement. Please note that this information will only reflect here when the instalment is due and after you have run the PTP Process (Home screen menu bar > Tools > Daily Maintenance > PTP Process):



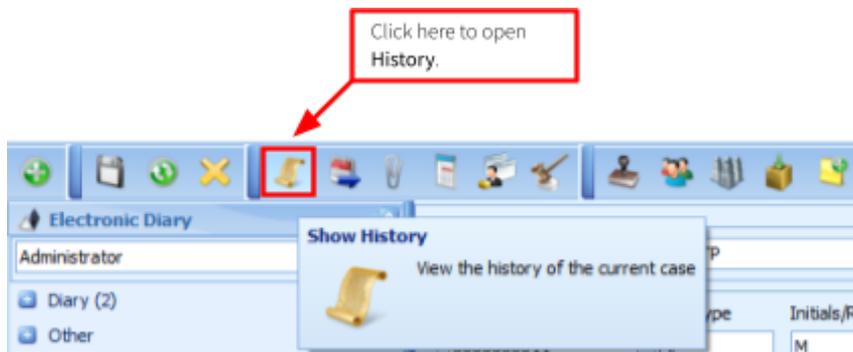
Step 2: Managing a PTP arrangement

2.4. Processing payments

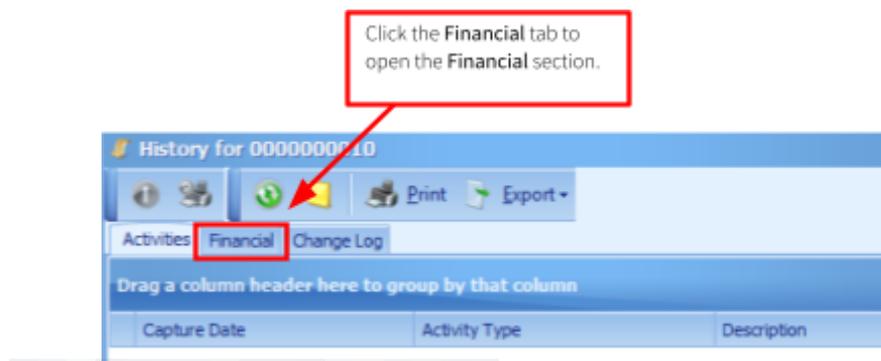
Once you have created a new PTP arrangement and the debtor has paid the full amount once-off, or paid the first instalment, the next step is to record the payment transaction in order for your workflow to progress.

2.4.1. Open the case's Financial History

- To log a payment, you will have to access the **Show History** button from the home screen toolbar menu (Figure 13):

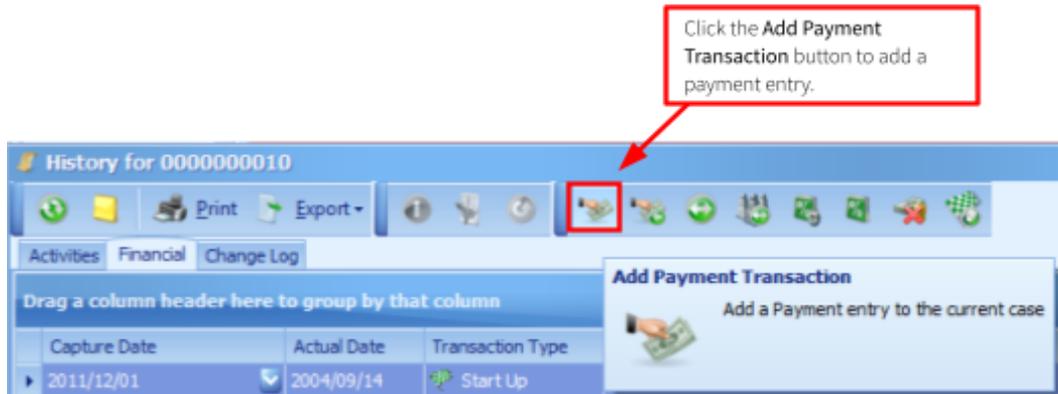


be required to click on the regular case:



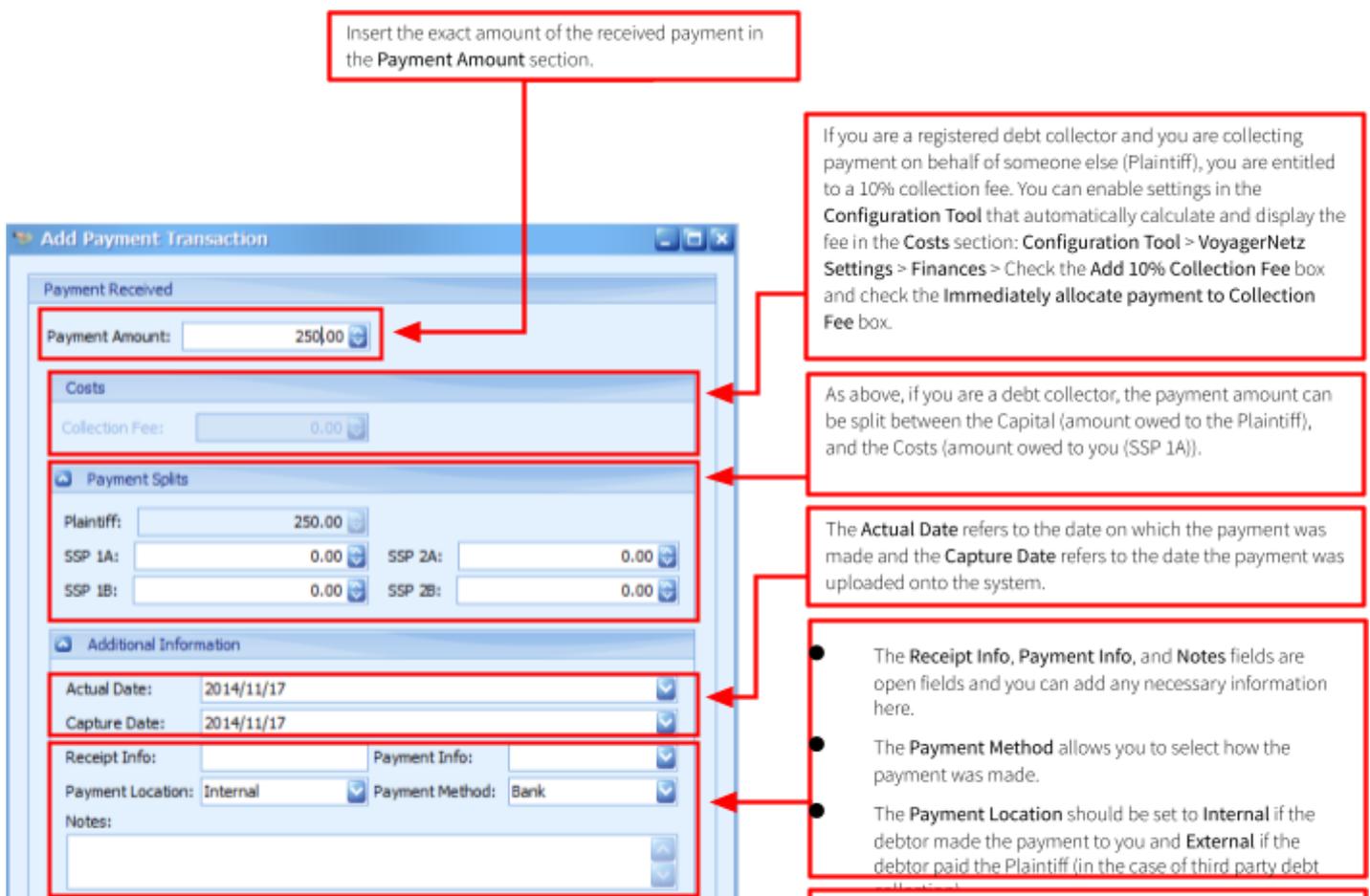
2.4.2. Open the Add payment transaction screen

In the Financial section, you will notice a number of new toolbar menu items. You must click the **Add Payment Transaction** button to log a payment (Figure 15):



2.4.3. Add the payment transaction

Once you have clicked on the **Add Payment Transaction** button, the following screen will be displayed (Figure 16) where you can enter the details of the payment transaction:



2.4.4. Details of the payment transaction

After adding a payment transaction:

- details of the transaction will be displayed in the case's Financial History (Figure 17);
- and in the PTP History section in the PTP Manager screen (Figure 18);
- and the status of the case will be updated (Figure 19).

The payment transaction is now reflected in the case's Financial History.

Transaction Date	Actual Date	Transaction Type	Description	Split: To Capital	Debit	Credit
12/01	2002/05/15	Start Up	Start Up Date	1,349.84	1,349.84	0.00
4/11/17	2014/11/17	Payment	Payment Received	-250.00	0.00	250.00

In the PTP Manager, the PTP History section has now been updated with the latest payment transaction details. Please note that in order for this information to reflect here you will have to run the PTP Process first (Home screen menu bar > Tools > Daily Maintenance > PTP Process).

History Date	Workgroup	PTP Amount	Payment Re...	Status	Arrangemen...
PTP History: Instalment Arrangement created on 2014/11/17					
2014/11...	Administrator	250.00	250.00	Full Payment	2014/11/17

Notice that the status of the case on the home screen has been updated to PTP Arrangement: Full Payment Received.

Status
PTP Arrangement: Full Payment Received

2.5. Processing partial payments and non-payments

Occasionally, a debtor only pays part of the agreed upon amount or does not make payment by the arranged due date. You will have to have procedures in place to recover the missed or partial payments.

2.5.1. Partial payments

When a debtor makes only a partial payment on the due date, upon loading the payment transaction (See [Processing payments](#) for guidelines on loading a payment transaction), the system will recognise that the full amount has not been paid and the status of the case will change to **PTP Arrangement: Partial Payment In Grace**. A grace period has now been initiated that will give the debtor time to pay the outstanding amount. According to your PTP workflow settings, you may receive an instruction to follow up with the debtor to try and recover the outstanding amount before the grace period is exceeded, although this is usually done after the grace period has passed.

- If the debtor makes the outstanding payment within the given grace period, the system will recognise that the full payment has been received.
- If the debtor fails to make the outstanding payment within the grace period, the status of the case will change to **PTP Arrangement: Partial Payment After Grace**, and again, according to your workflow settings, you may receive an instruction to contact the debtor in order to recover the outstanding amount.

2.5.2. Non-payments

If a debtor does not make a payment by the due date, the status of the case will be updated to **PTP Arrangement: No Payment In Grace**, and a grace period will be initiated to give the debtor more time to make the payment.

- If the debtor makes the payment within the grace period, the system will recognise that the payment has been received.
- Should the debtor fail to make payment within the grace period, the status of the case will be updated to **PTP Arrangement: No Payment After Grace**, and according to your workflow settings you may receive an instruction to follow up with the debtor to try and recover the debt.

2.6. Settling an arrangement

Once a debtor has paid off the full amount that was due, and the balance of the case is zero, the status of the case will automatically change to **PTP Arrangement: Settled**. This case can now be archived as it will not require any further management.