

How can you quickly liquidate your accounts receivable and at the same time significantly reduce your outlay?

Use the trustee debt collection services of Arvato Financial Solutions and moreover sell any remaining cases to Arvato. With the freedom gained, you can focus more strongly on your core business.

↓ 01 The challenge

On average, every non-paying electricity customer leaves behind around 660 EUR of accounts receivable. This results in a significant loss for the energy sector as a whole and for the individual company, it means a large amount of capital is tied up due to dishonored receivables. Monitoring and recovering non-performing receivables ties up human resources in accounts receivable management, which could create more value if used for your core business. This especially applies to older accounts receivable.

↓ 02 The solution

Our long-standing client, one of the largest electricity and heat producers in Europe, has entrusted its non-performing accounts receivables to infoscore Forderungsmanagement GmbH since 2003. The Arvato Financial Solutions subsidiary handles the entire process from prelitigation, to judicial default actions, to the long-term monitoring.

In addition to using the most sophisticated technologies, the success of the collection process requires customer-oriented and personal communication with the end customer. At Arvato Financial Solutions, the focus is always on the customer, both for classic collection proceedings and for full takeover or purchase of accounts receivable. Due to good data quality, the company achieves very good results and as such an above-average collection rate.

The results

- Less outlay for debtor management
- Reduction of non-performing receivables on the reference date
- Fast liquidity through immediate payment of purchase price
- Protection of the customer relationship through respectful and friendly manner with end customers
- Released capital can be used for product development, for example

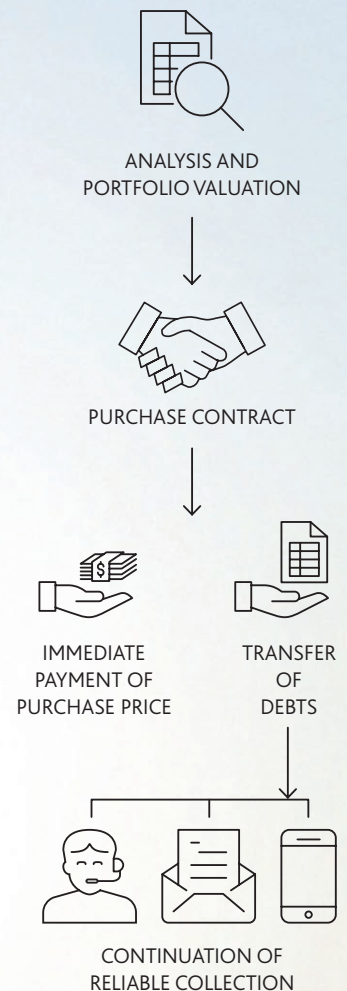


The employees of Arvato Financial Solutions identify the reasons for a payment problem in dialog with the consumer, by way of inbound and outbound telephone calls in 20 languages. They clarify questions and show possible solutions. Arvato offers the end customer various repayment options and modern payment methods, as required. Consumers also have the opportunity to view, conveniently manage and pay outstanding receivables online directly via the collection portal (www.inkassoportal.de), an innovative and user-friendly platform. It is also possible to make partial payments of outstanding receivables – whatever suits the current life situation of the end customer.

The majority of assigned receivables have been successfully handled in trustee debt collection. Our client also decided in 2016 for the first time to sell a remaining valuable inventory of around 10% to Arvato Financial Solutions. Long-term monitoring in accounts receivable management significantly reduced the outlay and the company benefited from the immediate injection of liquidity.

For the determination of the purchase price, Arvato uses mathematical-statistical methods and analyses and values the accounts receivable. Arvato takes the collection measures to date and other value-creating factors into account when making an individual offer. The payment of the purchase price is then made immediately upon conclusion of the purchase agreement. Arvato can immediately go on with the appropriate handling of the debt on the reference date agreed in the contract.

Decades of experience in receivable management and the strong industry expertise in the energy sector make Arvato Financial Solutions a reliable and safe partner.



Our services

- A point of contact for trustee debt collection and sale of accounts receivable
- Comprehensive analysis and explanation for a comprehensible prognosis on the determination of the purchase price
- Consultancy in the implementation process
- Simple interfaces for automated file transfer
- Assumption of your collection risk
- Customer-oriented communication via modern communication channels
- High end customer satisfaction through tailored repayment offers and innovative payment methods

Any further questions? Contact us.

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Arvato Financial Solutions – convenience in every transaction

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