

Multi-DCA-Strategy

The fictitious RheinGold Finance Bank has segmented its claims management into the areas of (A) Key Account B2B, (B) High Volume B2C and (C) Receivables Sales B2B. The bank would like to use several debt collection agencies (DCAs) for optimal management of receivables and is using Aryza Control for a Multi-DCA-Strategy.



THE CLIENT

RheinGold Finance



THE GOAL OF THE BANK

- RheinGold Finance would like to **compare** the services of its debt collection partners on the basis of **benchmarking**.
- It wants to use debt collection partners in the best possible way based on their respective **specialisations**.
- The bank's aim is to achieve the optimal result for the debtors in the sense of **fair debt collection**.
- The bank wants to achieve **risk spreading** and **diversification**
- In addition, the **negotiating position** with debt collection partners should be strengthened.

The bank imports its claims from its ERP system into Aryza Control via an interface.



The claims are automatically distributed to the DCA's in accordance with a distribution key determined by RheinGold Finance. The DCA returns formatted and comparable data to Aryza Control as COE files.

The DCAs

20 Claims Type A



DCA 1

KeyTrust Debt Collection specialises in a few B2B key accounts customers.

217 Claims* Type B



DCA 2

B2C Care Solutions specialises in high volume B2C customers and managed services.

322 Claims* Type B



DCA 3

SensiCollect also specialises in high volume B2C customers and managed services.

53 Claims Type C



DCA 4

B2B DebtTrade specialises in the sale of debts in the B2B sector.

*RheinGold Finance divides its 539 B2C claims between DCA 2 and DCA 3 in order to compare performance as part of a benchmark.

Aryza provides end-to-end automation software for business customers in regulated industries, particularly lending, credit, debt collection and bankruptcy.