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# Newsletter °55

## February 2010



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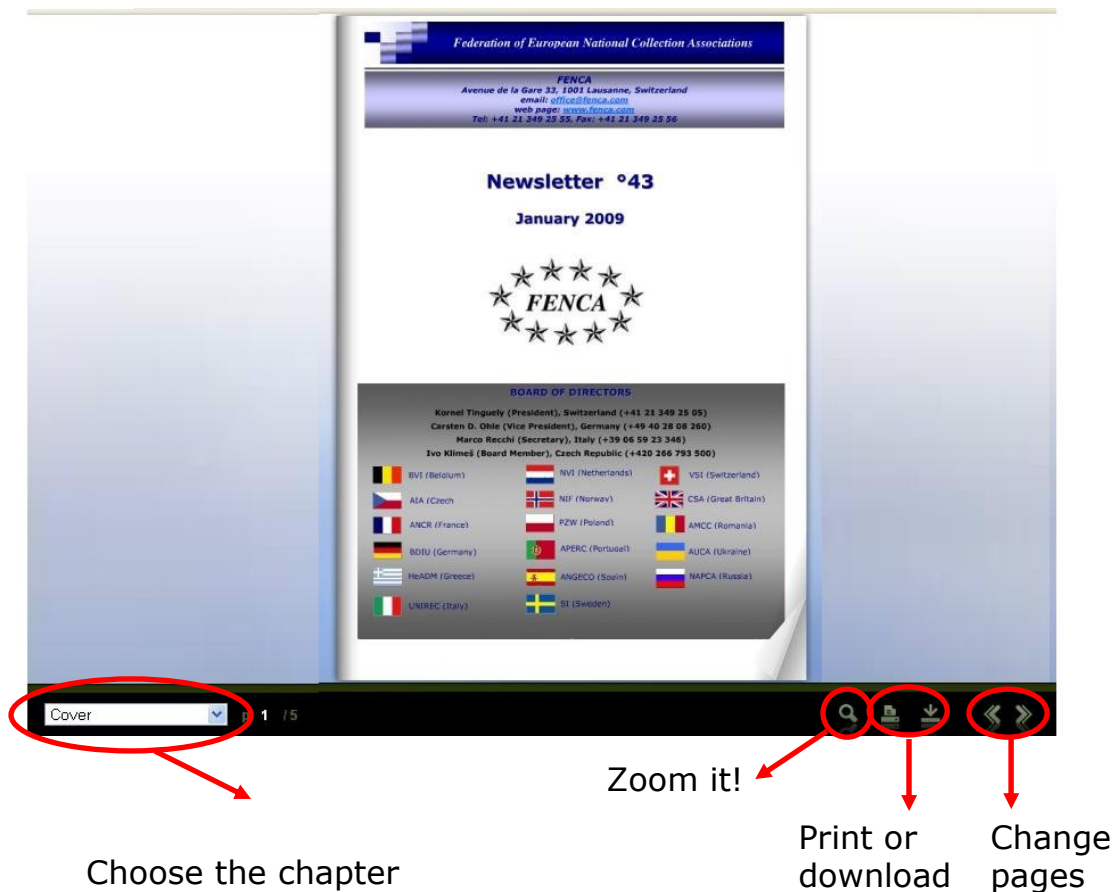
## Instruction

The newsletter is organized in the form of flipping book, with the index, option of downloading, printing and page changing.

The content is organized like in the previous newsletters:

- FENCA news,
- FENCA article,
- News from Brussels,
- News from Our Members,
- Publicity.

Now, instead of scrolling down the whole text, it is you who decide what you want to read and you jump to the selected article.



You can directly print from the web page pages you selected, but you will get a better quality if you download the whole document in .pdf and print selected pages

from there. Also **only** in the .pdf file you can use clickable links, for the needs of your readers we provide text of references at the last pages of the newsletter.

## FENCA News

Dear Readers,



We are pleased to announce that the final programme of the upcoming Congress FENCA in Athens, Greece has been accepted and

displayed on our website: [www.fenca.com](http://www.fenca.com)

The detailed programme of the Congress:

### The Board conference call.

In February took place the Board conference call. During this conference, the Directors conceived ideas regarding new members and affiliated members of FENCA and concluded draft of amended statute. The subjects for the upcoming Congress FENCA in Athens had been also accepted and displayed in the programme. Among other things, the Directors focused on FENCA's ongoing issues.

Next Board Meeting will take place in Berlin and is scheduled in April 2010.

**CONGRESS FENCA, HOTEL ROYAL OLYMPIC, ATHENS  
SEPTEMBER 23rd – SEPTEMBER 26<sup>TH</sup> 2010  
DETAILED PROGRAMME**

Date & Time	Activity
<b>23.09.2010</b>	<b>Arrival Day</b>
10:00	Opening of the FENCA Reception Desk for Participants
11:00 – 13:00	<b>Workshop: PR tools and techniques to change the image of the debt collection industry</b>
13:15 – 14:45	Lunch break
15:00 – 17:00	<b>Workshop: Communication, Tim Fearon</b>
15:00 – 17:00	<b>Workshop: Co-operation with Consumer Association</b>
18:00	Welcome drink
19:00	Opening of the Congress, Opening speech: President of FENCA Opening speech: President of Greek Association Opening speech: Member of Greek Parliament
20:00	Welcome Dinner*

\* Dress code: business suit

24.09.2010		
9:30	9:35	<b>Exhibitor 1</b>
9:35	10:10	<b>Presentation 1: Debt Collection in Greece, presented by Greek National Association</b>
10:10	10:15	<b>Exhibitor 2</b>
10:15	10:50	<b>Presentation 2: European Union legal issues, presented by Stefan Zickgraf, lobbyist of FENCA</b>
10:50	10:55	<b>Exhibitor 3</b>
10:55	11:30	<b>Coffee break</b>
11:30	11:35	<b>Exhibitor 4</b>
11:35	12:10	<b>Presentation 3: Specific European Union issue, presented by EU Commissioner</b>
12:10	12:15	<b>Exhibitor 5</b>
12:15	14:15	<b>Lunch break</b>
14:15	14:20	<b>Exhibitor 6</b>
14:20	14:55	<b>Presentation 4: Global Collection Review, presented by Atradius</b>

14:55	15:00	<i>Exhibitor 7</i>
15:00	15:35	<b>Presentation 5: Regulations on debtors fees – EU countries case study, presented by FENCA</b>
15:35	16:10	<i>Coffee break</i>
16:10	17:15	<b>Q and A</b>
20:00	21:00	Drink
21:00	?	Gala Dinner*
<b>Alternative Programme for Spouses and Partners: sightseeing of Athens</b>		

\* dress code: business suit / evening dress

Date & Time		Activity
<b>25.09.2010</b>		
9:30	12:00	<b>AGM FENCA</b>
		Half-day excursion in Athens (upon subscription)
20:00	?	Elegant Outside Dinner (upon subscription).
<b>Alternative Programme for Congress guests (upon subscription): half-day sightseeing Athens</b>		

26.09.2010		Departure Day
06:30	11:00	Breakfast & Check out

To register for the Congress FENCA, you are kindly requested to click on the red button on the right hand side on our website and fill in the form online.



### Congress packages:

- "early bird" until February 28, 2010
- discounted: March 1 - June 30, 2010
- regular: July 1 - September 22, 2010

The price for the Congress package for the Members of FENCA is as follows:

Price	Early Bird	Discounted	Regular
<b>Regular</b>	699€	799€	860€
<b>Members</b>	499€	599€	660€
<b>Non-Members</b>	699€	799€	860€
<b>Partner</b>	350€	370€	390€

Please find out: sponsoring and exhibitions opportunities at [www.fenca.com](http://www.fenca.com)

**Now, let us take you for a brief excursion into the latest collection industry issues in the following pages.**

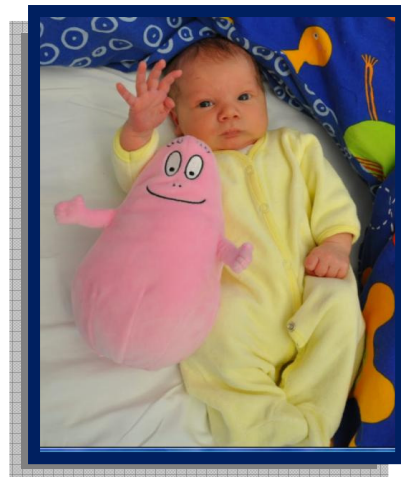
In this issue we present the latest News from Brussels. During our upcoming Congress 2010 the floor will be handed over to our colleagues from ESEDA - the Hellenic Association of Debt Management Companies. In this issue we are more than happy to present brief information on the history of collection in Greece, ESEDA scope of duties, it's administrative structure and last but not least the legislation in Greece in our section News from our Members: Greece. Ms Erna Gronska presents future changes in debt collection industry in her article: Professionalism in management of debt collection.

In the next Newsletter we will present you the latest news from Italy, with further details on the agreement concluded by UNIREC and ADICONSUM (Consumer Association) on how to collect money by phone.

We hope you will find this issue intriguing and each new edition of our Newsletter.



**Congratulations!**



Justyna Wilaszek Lalos, the Executive Director of FENCA has become a mother of a cute and adorable baby-boy Teo Alberto.

**Congratulations and all the best!**

## News from Brussels

*The FENCA's team in Brussels greets all members and friends!*

After this year's activities in Brussels have been delayed by the procedure of accepting the new college of commissioners, the new Commission has finally been installed on February 9<sup>th</sup> 2010. But the implementation of the Lisbon Treaty in December 2009 causes further delay of Brussels' politics.

When European leaders reached agreement on the new rules, they were thinking of the political, economic and social changes going on, and the need to live up to the hopes and expectations of the European public. The Treaty of Lisbon defines what the EU can and cannot do, and what means it can use. It alters the structure of the EU's institutions and how they work. As a result, the EU is more democratic and its core values are better served.

[Source:

[http://europa.eu/lisbon\\_treaty/take/index\\_en.htm](http://europa.eu/lisbon_treaty/take/index_en.htm) ]

The restructuring of EU-institutions and the Parliament acquiring full authority in several new areas, have led to radical changes of the responsible staff. [Source: <http://www.europarl.europa.eu/parliament/public/staticDisplay.do?language=EN&refreshCache=yes&pageRank=1&id=66> ]

Therefore, political progress in Brussels is still being delayed. In our last Newsletter we announced that there was progress expected on behalf of the European Initiatives on "e-invoicing", "Attachment of Bank Accounts", "Transparency of Debtors Assets" and "Collective redress on behalf of Consumers". Unfortunately there is no news on Collective redress. As there is a new Justice-commissioner in charge, the dossiers on the issue are currently still being discussed. Concerning the e-justice issue, the supposed institution of the portal on the internet is being delayed because of technical problems and a date on which the portal will finally be released cannot be specified at the moment. According to the General Directive it will be before June at the latest.

Regarding data security the assessment of the stakeholders' dues has not yet come to an end. The publishing of the results on the websites of the European Commission can be anticipated for the end of March. The new commissioners-designate for Justice, Fundamental Rights and Citizenship, Ms Viviane Reding and her cabinet will provide the necessary input for it.

The Commission and the Parliament will continue their work on the topics "Transparency of Debtors Assets" and "Attachment of Bank Accounts" in March.



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Please contact us at [info@recover4u.com](mailto:info@recover4u.com)

In our last Newsletter we already reported on the IMCO hearing with National Parliaments on the Commission's Directive on "Combating late payment in commercial transactions" on January 26<sup>th</sup>. The Committee on Industry, Research and Energy wrote a statement for the Committee on the Internal Market and Consumer Protection. Rapporteur of this statement:

Deputy Francesco De Angelis welcomes the Commission's proposal. However, he feels that he should propose a few amendments to both the form and the substance which, while upholding the general approach in the Commission proposal, are intended to promote clarity

and certainty in the interpretation and transposition of the Directive.

The Rapporteur considers that the scope of the provisions concerning public authorities should be extended to public utilities. Furthermore, he proposes amendments regarding the certainty of periods, the incentive character of the additional penalties applicable to debtors, a reduction in the contractual derogations permitted by the legislation as well as passive and active information of businesses about their new rights.

The draft opinion is in general consistent with the working document drafted by the Rapporteur of the committee responsible, the Committee on the Internal Market and Consumer Protection, Mrs Barbara Weiler. However, in the opinion of the Committee on Industry, Research and Energy, the Rapporteur considers it incumbent upon him to include additional elements to protect businesses, especially SMEs. In particular, he proposes making binding the application of the penalties in the form of compensation for recovery costs and interest in the event of late payment. This would obviate the requirement for individual creditors to have the ability to assert their rights and protect them against the risk of commercial retaliation by the debtor. The Rapporteur's proposal incorporates a number of ideas received from the shadow rapporteurs during the initial exchange of views on the proposal for a directive. In particular, he endorses like his colleagues the need to reduce the derogations applicable to the provisions of European legislation.

**Lastly, it has not yet been possible to arrive at a widely agreed solution with regard to the lump sum compensation (5 %) which the creditor is entitled to receive from public authorities guilty of late payment. The Rapporteur reserves the right to consider the matter during the next exchange of views and, possibly, to adopt a position on it by tabling an ad hoc amendment.**

On February 4<sup>th</sup> 2010 the Rapporteur of the Committee on the Internal Market and Consumer Protection, Mrs Barbara Weiler, published a draft report in accordance with the aforementioned proposal for a directive. The report was published after the hearing of the national delegates of parliament.

Mrs Weiler considers the Commission's proposal as an important contribution to combating the problem of late payment. Given that it improves the functioning of the internal market and especially taking into account the situation of SMEs. Mrs Weiler supports the core elements of the Commission's proposal, but also proposes a number of substantive amendments, notably as regards to sanctions, the definition of public authorities and harmonized payment periods for public authorities. As late payment has numerous interlinked causes a wide range of complementary measures is needed to combat it. Therefore, the Rapporteur considers that the purely legalistic approach of the Commission is not sufficient. Instead „soft“ measures, such as the provision of positive incentives and

in general more practical measures should be introduced in addition to the „hard“ approach of the Commission which involves harsh sanctions and disincentives. From the Rapporteur's point of view it should be the goal to create a new commercial culture by these combined measures. The Rapporteur emphasizes that the directive will not solve all problems of the financial crisis, but it is anyway an important tool in tackling current and future challenges. In more detail, the main elements of the Rapporteur's position on the Commission's proposal, are the following:

### **1. Compensation for Recovery Costs**

- the Commission proposes the imposition of a 1 % compensation rate for recovery costs on late payments of 10.000 EUR or more.
- Mrs Weiler proposes instead a fixed upper ceiling of 100 EUR as compensatory payment for late payments of 10.000 EUR or more. She bases her proposition on the fact that the 1 % compensation rate might lead to disproportionate costs for larger transactions which would no longer reflect the actual costs.

### **2. Staggered Payment Arrangements**

- Weiler wants to retain the possibility to use staggered payment arrangements, such as payment by instalments. On the one hand

instalments are a common practice in several Member States, particularly with regard to large work orders and concerning construction projects. On the other hand staggered payment arrangements might contribute to ensure liquidity of businesses and SMEs in particular. But in the event of a late payment of an instalment interests, compensations and other penalties should be calculated solely on the basis of overdue amounts.

### **3. Harmonised payment periods for public authorities**

- From Mrs Weilers point of view derogations from the 30 days payment period should remain an exception and should only be possible under specific circumstances.

- Therefore a more precise wording of the possibility for derogation is being suggested.

- Furthermore, she supports the establishing of 60 days as a maximum length of the payment period for public authorities.

### **4. Equal sanctions for undertakings and public authorities**

- Mrs Weiler requests equal sanctions for public authorities and undertakings in terms of late payment. But she regards the 5 %

interest on late payment as a disproportionate sanction, because it would not provide an incentive to pay back the amount earlier.

- she rather proposes to introduce a gradual and progressive system whereby the debtor would pay 2 % of the sum from the date when interest for late payment becomes payable and 4 per cent of the sum from the 45<sup>th</sup> day on with an increase to 5 per cent after 60 days from the date when interest becomes payable.

- she also proposes that the penalty should never be more than 50.000 EUR.

### **5. Inclusion of utility undertakings (Directive 2004/17/EC) in the regime of public authorities**

- Mrs Weiler supports the Commission's proposal to include utility undertakings within the meaning of the Directive 2004/17/EC in the proposal's regime for public authorities, because utility undertakings were enjoying special or exclusive rights and can rely on constant or at least predictable revenues, in the same way like public authorities.

### **6. Positive incentives and accompanying measures**

- Mrs Weiler's amendments aim to broaden the Commission's approach and to shift its focus from a purely

legalistic approach to an incentive-based one.

- She wishes to encourage Member States to use prompt payment codes, positive naming and other similar instruments that tackle the crucial issue of late payment and contribute to developing a culture of prompt payment.

- she also proposes that Member States shall use professional promotion campaigns to increase awareness of the remedies against late payment among businesses.

- she wishes to encourage the use of mediation and other means of alternative dispute resolution.

## **7. Draft Opinion of the Legal Affairs Committee**

- Weiler takes note of the amendment of the Rapporteur of the Committee on Legal Affairs to include terms relating to payment periods in the scope of Article 6 which falls under the competence of the JURI Committee, following an agreement between IMCO and the JURI Committee. She expresses her support for this amendment.

Appreciation: The report as a whole is well-balanced and takes conflicting positions into account in terms of practical concordance. It is obvious that the European Parliament, here represented by Mrs Weiler, aims to implement a new and better directive this year. Moreover, from

the point of interest of the collection sector it is for example crucial to make sure that the Commission's proposals regarding compensation for recovery costs is not being weakened or derogated too much. The Brussels-team will soon send a statement to Mrs Weiler which complies with your interests.

## **Collection in Greece**



### **History**

In the middle of 90s some companies started to provide collection services. More specifically they provide services concerning handling and collecting risk-involved monetary debts throughout Greece. These services are targeted to

organizations, firms and associations of the public and private sector, granting loans, financing, etc.

These companies started to provide full range of services to their customers ,in accordance with the International Standards, such as Pre-Collection, Collection, Legal Assistance, Reporting, other telephony services etc

Their primary concern was the modernization of means so as to increase performance per customer service representative and optimize quality per service provided. In addition they have invested uninterruptedly in personnel training. They have also started to invest in the relatively new market of outsourced customer care.

In 2005 the largest and most reliable debt management agencies in the Greek market established the Hellenic Association of Debt Management Companies (ESEDA). Today, the member companies of ESEDA employ approximately 3.000 persons.

The member companies of the Association uphold and abide by a strict Code of Ethics, while they collaborate with the largest credit organizations, including prominent companies of the banking industry, telecom operators, insurance companies, state agencies and organizations, as well as large corporations of the private sector. All collaboration agreements and business contracts are based on the standards set by the Bank of Greece, which ensures

entirely the protection of personal data, as well as the security of all transactions. ESEDA is a member of FENCA, the Federation of European National Collection Associations.

## **ESEDA ACTIVITIES**

### **Code of Ethics/Practice**

In the absence of a comprehensive legal framework, ESEDA took the initiative of developing a strict Code of Ethics/Practice, as well as concrete guidelines pertaining to the ability of debt management agencies to ensure reliability towards their clients, while upholding an ethical approach and adhering to a strict code of ethics.

ESEDA aims at promoting best practices which will ensure the delivery of high quality services. In this respect, ESEDA has formulated its Code of Ethics, the strict upholding to the principles thereof is an assumed obligation by all its members.

Nevertheless, ESEDA monitors all members for complying with the agreed Code of Ethics/Practice and retains the right to apply sanctions to any member breaching the provisions set therein.

### **What ESEDA does:**

ESEDA aims to:

1. Assist in creating the conditions necessary for the normal operation of the debt management market in Greece, through compliance to a strict set of regulatory rules and principles, based on the standards of the EU

member states. The regulatory framework will assist in :

- Protecting the Greek financial system and the national credit market.
- Ensuring the sustainability of legitimate agencies while protecting the jobs and the families of thousands of employees.
- Promoting the reliability of the debt management industry.

2. Establish itself as the principal institutional representative of the debt management sector, in the ongoing dialogue among the stakeholders of the industry, including representatives of the government and members of business and social bodies. ESEDA sees to educate the authorities and the public on debt management issues, and protect the collective interests of its members with regards to its institutional role, general commercial aspects and activities related to debt management.

3. Provide the employees of its members with further and continuous education or training, so as to encourage adherence to highly professional standards and pave the path for long term career development.

4. Monitor and update relevant business practices, to ensure the total protection of consumers' rights.

Within an economic environment that appears to be complex, unstable and vulnerable, the role of ESEDA is critical on many different aspects: ESEDA is the body which pursues the establishment of strict criteria and rules not only with regards to the operation of debt management companies, but also with regards to the monitoring and supervision of their service level and the training of their staff. Most importantly, ESEDA may act as a safety valve which can reduce the pressure on the consumers and help them avoid lengthy and costly legal battles. Finally, part of ESEDA's role is to attest, by means of clearly defined procedures and controls, that its member companies uphold all the relevant international standards.

#### **Organizational Structure:**

The operation of ESEDA observes the principle of democratic representation. Its members are furnished with equal rights and their responsibilities are assigned on a rotational basis.

ESEDA pursues its activities through the following administrative bodies and functions:

#### **Board of Directors:**

**Dimitrios Psarakis, President**  
**Michael Chrisochoou, Vice President**  
**Dimitris Lykouras, Secretary General**  
**Angelos Angelidis, Treasurer**  
**Georgios Aravanis, Member**

**Marinos Karonis, Member**  
**Nikolaos Karonis, Member**  
**Anastasios Rapakoulias, Member**

The Board was elected on November 3, 2009 for a period of two years

**General Director**  
**Emmanuel Lekakis**

**Legal Department**  
**Stylios Xirouchakis**

#### **ESEDA Members:**

ESEDA members have undergone a strict selection process and have been measured against strict criteria pertaining to their competence in providing debt management services, as well as to their ability to conduct dealings with debtors in a fair and ethical manner.

In order to guarantee a proper quality level, ESEDA has unilaterally established mechanisms to protect its members and their staff, their clients, as well as end consumers.

For a company to become a member of ESEDA, it must not carry out collection of delinquent or in default payments. Moreover, ESEDA members must offer their debt management services only through telephone contacts, and should adhere to the relevant Code of Ethics, as this has been created based on the guidelines set by the European Federation (FENCA) and adopted by the other member companies.

#### **Committees:**

ESEDA has established two standing committees comprising members of ESEDA management and staff, as well as representatives appointed by the member companies, with the responsibility to follow all critical developments in the debt management industry.

The standing Committees of ESEDA deal with Debt Management Ethics, as well as with External Communications with foreign bodies.

#### **Ethics Committee**

#### **External Communications Committee**

#### **The legal framework in Greece:**



For many years, the lack of a clear national legal framework created conditions which may have fostered

illegal practices. ESEDA was the first to try and set the rules for the debt management industry.

On May 5<sup>th</sup>, 2009 the Greek Government passed a new Law No 3758 obliging our members to change the services rendered from "Collection" to "Information and Handling of overdue Debts" The most important parts of the Law are as follows:

- 1) According to article 1, the intention of the specific law is to enact special regulations and principles regarding

the above mentioned Information Companies (Call Centers) for overdue debts, regulating also the form of the relationship between the creditors and their debtors.

2) According to article 4 these companies are permitted to operate only call / information centers through which their personnel is obliged only to brief the debtors regarding their overdue debts. It is strictly forbidden to collect money or checks or drafts etc. or proceed to any similar action of collection.

3) According to article 5 personal visits to the debtor's premises are strictly forbidden. During the information the members of the personnel are forbidden to present themselves as creditor's employees, lawyers or bailiffs.

4) According to article 6, the minimum capital of these companies is 500.000 euros and they cannot perform actions taken only by lawyers, or bailiffs. The legal procedures must be carried out by lawyers indicated by the creditors directly and not by the companies ( banks, credit insurance companies and other collection companies).

5) According to article 7 the companies must be registered to the Ministry of Development stating the names and full information of their legal representatives.

6) According to article 10, the penalties for breaching the terms of the law draft range from 5.000 to 500.000 euros. In case of breaching the terms for the second time the penalty reaches the amount of 1.000.000 euros.

7) According to article 12, within two months, after the issuance of the relevant ministry decision, all the companies are obliged to submit to the Ministry of Development the required documents for their registration.

A decision of the Minister of Development was launched on July 8<sup>th</sup>,2009 providing the details of the registration for the companies.

This decision is still inactive and the new Government after the elections of last

October is scheduling a further change to the registration terms.

The Board and the Legal Advisor of ESEDA last week had a meeting with the Secretary General of the Consumer, who is located in the Ministry of Finance and Development and discussed in details the changes in the Legislation.

For more details about Collection in Greece and ESEDA please visit our new Website

[www.eseda.gr](http://www.eseda.gr)

## **Professionalism in management of debt collection**

By Erna Gronska

The collection agency not only recovers debts, but it verifies the future contractors and monitors payments. Precisely this combination will constitute the core of most professional debt collection companies in the future.

The year 2009 was a special period for the debt collection industry. Changing economic situation, the increase in the number of insolvency and bankruptcy led to a considerable expansion of credit management tools. The face of the recovery itself has clearly transformed. Not only the area of activities undertaken by the debt collection companies had changed, but also the perception of these actions by entrepreneurs. More than in previous years, they realized the need for an accountable approach to debt collection and the negative consequences associated with delayed settlement of receivables by contractors.

### **Increased mediation?**

Recovery actions are evolving and also in 2010 will evolve in order to more effectively connect negotiation techniques, psychological and sociological realities of the economy and law, which undergo constantly changes.

One can assume that in the coming years more and more businesses are more likely to use in the process of investigation, various forms of mediation and negotiation techniques.

Creditreform Poland specialists noticed that customers increasingly rely on debts recovery without undertaking costly and lengthy court proceedings and at the same time they do not lose an important contractor, business partner. Entrepreneurs are often inclined to agree, on instalment payments of receivables - some prefer to recover only part of the debt and continue working with the same contractor. This is a good trend, because in the economic downturn lesser willingness to put things on a knife edge means that more companies will survive the most difficult period. Well, that's also those who, for various reasons, got in financial straits, will have a chance to develop during the negotiations favourable conditions for cooperation.

### **Objective - cooperation in the future**

The investigation should commenced with soft collection, which starts by negotiations with the debtor to resolve the problem in an amicably way. The debtor shall be introduced to the consequences of non-repayment of debt and to few options of resolving the situation. Often it leads to signing the agreement and schedule of payments.

It is worth to negotiate with the debtor, as it is faster to recover debts than through proceeding before the court. Negotiations also leave the door open to the future

cooperation, as it rarely happens in case of court proceedings.

Both creditor and the debtor should seek to find such solution which will allow for possible cooperation in the future and not to transition the process of recovery into bankruptcy.

Contrary to existing stereotypes, the best collection procedures is not the one which intimidates, but who puts pressure skilfully, is flexible and have psychological skills. The aim of the debt factor is to effectively motivate the debtor, to make a repayment of debt a priority for him. Thus, obtained by the debt collection employees adequate knowledge will be the key to effective debt collection in the coming years.

### Complete management of receivables

Not without significance is the fact that the economic slowdown and the debt collection companies and credit report providers gained new customers who saw the professionalism and, above all, the importance of receivables management. The collection agency not only recovers debts, but verifies the future contractors and monitors payments. The combination of three tools: credit report of companies, monitoring of contractors and recovery of debts will constitute the core of most professional institutions involved in receivables management in the future.

*The author is a specialist of Public Relations Creditreform Poland*

05.02.2010 [www.gazetafinansowa.pl](http://www.gazetafinansowa.pl)

## Place for your publicity



## Member countries



**Belgium:**

<http://www.abrbvi.be/>



**Czech Republic:**

<http://www.aiacz.cz>



**France:**

<http://www.ancr.fr/>



**Germany:**

<http://www.inkasso.de/>



**Great Britain:**

<http://www.csa-uk.com/>



**Greece:** HeADM Hellenic Association of Debt Management Companies



**Italy:**

<http://www.unirec.it/>



**Netherlands:**

<http://www.nvio.nl>



**Norway:**

<http://www.inkasso.no/>



**Poland:**

<http://www.polskizwiazekwindykacji.pl/>



**Portugal:**

<http://www.aperc.pt>



**Romania:**

<http://www.amcc.ro>



**Russia:**

<http://www.napca.ru>



**Spain:**

<http://www.angepco.com/>



**Sweden:**

<http://www.svenskinkasso.se/>



**Switzerland:**

<http://www.vsi1941.ch/>



**Ukraine:**

<http://www.acbu.com.ua/en/>

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