



## Debt Buying & Portfolio Management Software

### **Tough Times Mean Getting Tougher on Efficiency**

As a debt buyer, you face the challenge of purchasing an intangible product that is difficult to quantify and changing all the time. To be profitable, you have to ensure that purchase prices are estimated correctly, liquidation targets are well defined, and your vendor management is effective. As you manage your inventory and outsource vendors, you also need to meet your investors' expectations.

While you've been facing these challenges, Beam Software was busy building a solution for debt investment and portfolio acquisition. It's a platform that:

- Provides real insight into the portfolio bidding process
- Manages internal collections and outsourced vendors to ensure those efforts comply with your work standards
- Identifies collection and recovery performance trends

And it's a solution that does not require a large capital investment.

Beam's feature rich accounts receivable management software represents a significant step forward in empowering your debt buying enterprise.

## Implement a Complete Solution

BEAM™ accommodates the entire lifecycle of non-performing receivables, tying together the tools and data sources required to track, measure, and improve performance and increase net portfolio income.

Whether it's identifying investors and their complex repayment schedules, running pre-purchase stratifications or effectively managing your inventory through internal or outsourced collections, BEAM helps you run your business based on how you want to work; not on how the software thinks you should.

From portfolio selection to agency management – and everything in between – BEAM can help you automate your business

processes. BEAM is there to help you make strategic, revenue-generating choices based on measurable and quantifiable information.

BEAM provides powerful tools that improve efficiency, allowing you to spend more time focusing on portfolio acquisition and not on managing your software. The flexibility of BEAM allows you to prioritize and outsource accounts to your agencies or legal network according to your recovery strategy. BEAM's management tools report information to help you make confident business decisions that improve your bottom line.

## Improve Operational Insight & Business Execution

BEAM is the complete solution to efficiently manage every aspect of your purchase, sale, placement, and liquidation of debt portfolios. Because of BEAM's flexibility, it can meet the needs of credit issuers, debt investors and hedge funds, debt buyers and debt sellers as well as collection agencies.

Typical funding arrangements for debt purchases are not simply straight loans and usually consist of some kind of back-end participation or front-end favoritism for the investor. BEAM provides you with the sophisticated functionality to accommodate complex debt investment instruments through every portfolio purchase and supports multiple investors from individual lenders to the most complex fund structures.

BEAM allows you to design a repayment schema by creating a series of rules that specify how money is to be divided up between investors and your debt buying organization. This rules engine calculates what portions your company has to distribute to which investors and what portion it gets to keep during the life of all the portfolios it has purchased.

The portfolio analysis and management tools allow you to break down, stratify and historically compare different asset pools.

BEAM's portfolio evaluation tools can give insight to a more realistic price model for future purchases. To help you develop and evaluate a strategic plan to maximize profitability, BEAM can quickly produce high-quality reports in a fraction of the time it would take a dedicated analyst to create.

You can easily manage your outsource vendors in BEAM by measuring their recovery effectiveness versus cost-to-collect. Define your strategy and then outsource your portfolio to several vendors simultaneously with a few clicks of your mouse. Use the vendor management console to evaluate their effort and overall performance.

Microsoft® recognizes Beam Software as a Gold Certified Partner for demonstrating its expertise in providing customer satisfaction using Microsoft products and technology. We've engineered BEAM based on the most widely accepted, leading edge technologies available. As a result, BEAM provides the performance and flexibility you've come to expect and presents an intuitive user interface for quick and easy access to information.

- Implement a comprehensive yet easy to use solution
- Take advantage of existing Microsoft® Office tools
- Offer flexibility to meet your organization's strategic and operational needs
- Customize your analysis and asset evaluation through the Venture Center
- Monitor results and define enterprise-wide strategies with our agency management features
- Manage post-sale requests and recourse with our suite of supporting tools
- Experience comprehensive reporting for better business intelligence
- Transition to the BEAM platform quickly with our migration toolset
- Leverage our professional services team to handle the entire process

At Beam Software our approach is to put forth a collaborative effort focused on fulfilling your business-critical needs. The result allows your organization to benefit from a wealth of industry expertise, insight, and proven best practices.

**Call us today at (866) 620-3445 for more information and to schedule your interactive BEAM demonstration.**



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