

# Artiva RM™

The ARM industry's leading receivables enterprise product. Onboard new business faster, adapt your business rules on a moment's notice and enhance compliance with State and Federal regulations.

## Business Challenge

Seemingly impossible compliance mandates, evolved communications, stringent client service demands, transient consumers – it seems whenever ARM professionals climb one mountain, a thousand more are on the horizon. Consumer protection only adds to the herculean effort it takes to overcome and remain profitable in the ever-evolving, always complex world of collections and debt purchasing.

Your business – our business – has shifted dramatically in the past decade. Consumers behave differently and make payments through new channels. It seems like the legal and technological environments change daily. Successful receivables operations need the ability to shift practice on a moment's notice and grow along with the market: Clients expect it, trade and government bodies demand it and your business deserves it. What's the silver bullet that makes it possible?

## Solution Overview

The Artiva RM™ enterprise product from Ontario Systems® enables your operation to design and automate business rules to ensure rapid response to changing business conditions, including growth, regulation and service demands. The system's capacity to create a standardized mode of working allows your collectors to work accounts with consistency, enhancing their productivity and ability to collect in a compliant manner.

Flexible, scalable and built for and with the industry's leading collection agencies and debt purchasers over the last decade, the Artiva RM product helps you gain more control over your business to help ensure profitable compliance and sustained margins. It's perfectly integrated with the Ontario Systems SaaS-based Contact Savvy® contact management solutions and provides scoring and segmentation for your portfolio.

The Artiva RM product gives you the capability to:

- Conform to your most unique client requests

- Modify the User Interface (UI) and control business rule automation yourself
- Extend your database with a user-configurable toolset
- Deliver reports tailored to suit your business needs
- Automate segmentation and distribution for internal review
- Flow data through the system based on your unique business rules
- Enable holistic financial management with electronic payment processes, client/vendor statements and invoices, and historical transaction auditing
- Improve compliance through governed business processes and collector guidance and escalating business rule automation

## Critical Differentiators

Built on the foundation of our 30+ years of ARM industry experience, the Artiva RM enterprise product helps collection professionals recover more, and do so more efficiently. For the last decade, innovative leaders have used the system to dramatically improve their financial position and survive tightening budgets, greater regulatory pressure and heavier service demands. It gives successful operations the ability to break free of obsolete practices and move forward.

With the Artiva RM product, you can:

- Gain greater flexibility and control and identify trends before they become problems
- Ensure accounts are worked to your standards
- Create business rule automation that meets your needs
- Prioritize accounts with a greater likelihood of payment for your representatives
- Minimize account representatives' training time
- Make important business decisions with confidence
- Add connections to services provided by leading industry vendors
- Enhance HIPAA and PCI compliance

