

IKAROS G4

Product information

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“Germany’s companies are heading for a digital future – and debt collection is in the forefront!” stated the Federal Association of German Debt Collection Companies (Bundesverband Deutscher Inkassounternehmen - BDIU) in its magazine Inkassowirtschaft (edition 05/2017).

In times of increasing speed of change, digitisation coincides with further megatrends: the leap in networking is leading to a paradigm shift in information processing, and artificial intelligence will change the industry as fundamentally as electricity did 100 years ago.

Is your company at the forefront on its way into the future?

Anyone who gets involved with the trends at an early stage and shapes the future will be able to increase productivity and – through closer networking – customer loyalty. In concrete terms, this means:

- Processes are to be defined efficiently and automated as far as possible.
- Manual interventions are to be provided for where sure instincts and power of judgement are required.
- Close interlinking with client’s systems is supported.
- High flexibility, e.g. with regard to conditions, is the basis for successful sales.

Our debt collection software IKAROS enables you to achieve these goals. The fourth generation **IKAROS G4** offers comprehensive functionality, conforms to the state of the art in terms of technology and is therefore prepared optimally for future challenges.

What are your benefits?

Most importantly: you receive extensive technical solutions for the specific demands of debt collection, which are permanently developed further in accordance to market innovations and legal factors. For example, each personal data field in IKAROS G4 can be filled with metadata on the origin and protection level as well as on the purposes and legal basis of storage in order to meet the requirements of the EU General Data Protection Regulation.

The attractive user interface offers the best of both worlds: the technical advantages of a browser interface with an appealing user experience. The dialogues have a clear design and rapid response times and can, naturally, be controlled by keypad or mouse.

The architecture enables operations on a single workstation as well as on server farms for bulk collection. Accordingly, the four editions of IKAROS are spread out for the entire range of debt collection companies, law firms and legal departments.

The graphic workflow editor and various individualisation options through to the development of your own script code make IKAROS a solution that meets the requirements of your company exactly.

Be part of the vanguard on the road to the future.



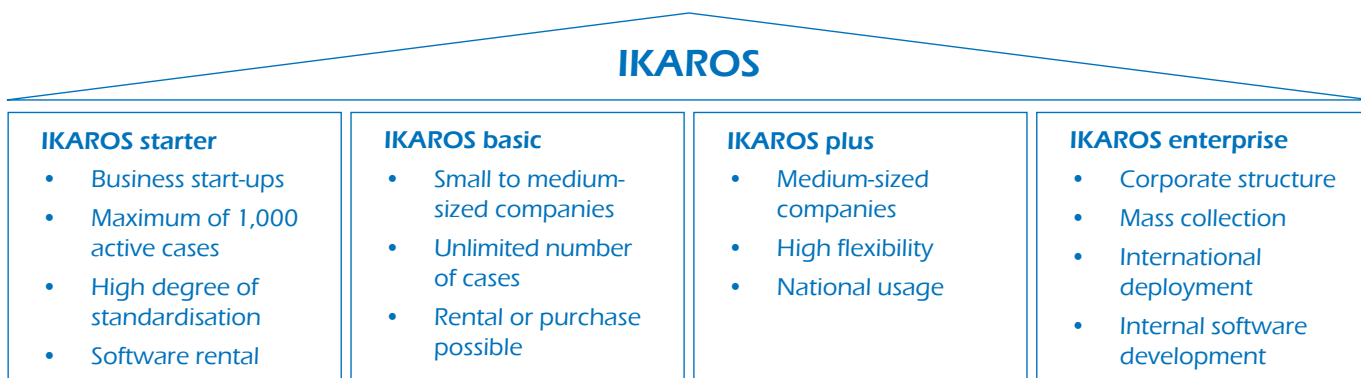
A handwritten signature in blue ink, appearing to read 'M. Ferber', written in a cursive style.

Managing director
Matthias Ferber

Everything under one umbrella

As a standard software for debt collection IKAROS brings along an abundance of proven professionalism. Under one roof IKAROS unites four editions representing different types and

sizes of companies. IKAROS combines the advantages of a standard solution with the flexibility of an individual software.



Isn't it practical?

It is the many well thought-out and coordinated components that make working with IKAROS so pleasant.

In the extensive **contact management** system debtors, clients and other contacts, e.g. legal representatives, third-party debtors or lawyers, are brought together via a case. These contacts can be extended flexibly.

There is a clear separation between the **contractual claim and the legal claim** – that is, between clients and debt collection companies as well as between clients and debtors. This has a particular effect in clearing.

Naturally, even the IKAROS standard makes processing claims for **joint and several debtors** available.

The basic stock of IKAROS also includes a great number of **event templates**, such as booking transactions and letters, which are freely extendable.

IKAROS sets **follow-ups** and processes all stages of a case: amicable, judicial, enforcement and monitoring.

Practically everything can be **automated** in IKAROS. This means a clear economic advantage for you, because your clerks only have to intervene where sensitivity is demanded.

IKAROS plus and IKAROS enterprise

- Actual taxation
- Direct access to all database fields

IKAROS enterprise

- International use
- Function separation of servers
- Support of various interest methods
- Multilingual interface
- Client import and client change

- ✓ Extensive contact management
- ✓ High flexibility
- ✓ Clear separation between contractual claim and legal claim
- ✓ Processing of joint and several claims
- ✓ High degree of automation
- ✓ Flexibly extendable event templates
- ✓ Achieving economic advantages

Case 20180000128/1 (Carefree Ltd. / Sinclair, John)

Case | Advanced | Ad hoc events | Data Protection

Save | Save & Close | Discard changes | New event | Legal claim statement | Legal claim status | Contractual claim status | Recalculate payments | Lock Case | Payment agreement | Close case | Further subcases | Cases of the debtor | Note | Client | Debtor | Correspondence Contact | Subcase Constellation | Parties

Actions | Clerical working

Care Data: Ref No.: 20180000128 (Schuldner) (1/1) | Client: Carefree Ltd. | Debtor: Sinclair, John (2/2) | Acceptance: 21/08/2018

Additional Information: Customer Number: | Stage: Pre-Court

Claim Status: Principal Claim: 999.00 EUR | Interests Until Now: 6.65 EUR | Costs: 25.67 EUR | Payments: -731.27 EUR | **Total Receivables: 300.05 EUR**

Overview | Details | Contact Data

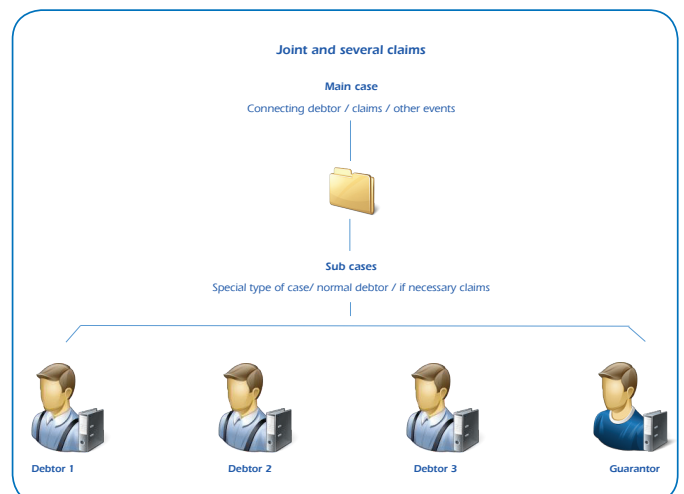
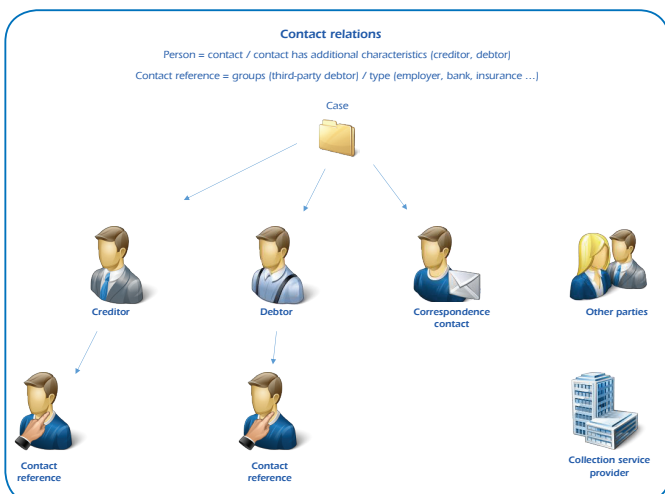
Chronology | List view: Standard

Event Date	Event Co.	Designation	Variant	Amount	Voucher	Date
13/08/2018	Z001	Payment	E	31.27	13/08/2018	
01/08/2018	Z001	Payment	E	100.00	01/08/2018	
09/07/2018	ZU	Transfer of Payment	U	350.00	09/07/2018	
02/07/2018	ZU	Transfer of Payment	U	250.00	02/07/2018	
01/06/2018	ZKOST	Charging of Costs Client	V	20.67	01/06/2018	
01/06/2018	K003	Costs Tracing Tax-Free	F	20.67	01/06/2018	
01/06/2018	K001	Dunning Costs	F	5.00	01/06/2018	
16/05/2018	H43	Delivery of Goods	H	999.00	16/05/2018	

Follow Up: Follow-Up... | Follow U... | Follow-up Clerk

14/08/2018 | S105 | fs

Note and Information: Note | Important information



Workflow management

IKAROS in a flow

The IKAROS **workflow management** provides optimum support in the automatic control of your business processes. The workflows provided as standard can be used or be adapted to your requirements. It is also possible to create your own workflows.

For this purpose, the **graphic workflow editor** is the basic tool to be used without the need of programming skills. Individual workflows can be established quite simply with drag and drop. Thus, it is your own decision, how **automated or**

Simply good ideas

Do you want to ensure that the specified path of your workflow is the right one? Or if there maybe is a better alternative?

Use the **champion-challenger method** in IKAROS to have some of your cases deviate from the standard process by means of random samples and take a different path. A comparison of the success rates of the two procedures enables you to determine the optimal method.

You have never worked with **swim lanes**? It's time you did!

Swim lanes enable modelling workflows within workflows, i.e. any desired follow-up can be controlled by a workflow in the same case or in other cases. This allows overlapping workflow control.

individual the work sequences for case management are to be carried out. Once the workflow has been created, IKAROS reacts in the workflow consistently to incoming events such as payments, return letters, calls, etc., and processes your cases comprehensively.

The versioning concept of workflows guarantees clean case management at all points in the process, even in changes to existing workflows.

„LZI specialises in pursuing and realising enforceable claims, which we receive mainly from debt collection companies, but also directly from clients. In order to be successful in this sector, it is important to invest in the realisation of previously irrecoverable claims at the right time.

Along with carefully thought out information management and a high degree of automation, what convinced us in particular was the open architecture of IKAROS. The workflow management of Ferber-Software, together with our database and our analysis tools, enables us to adjust the collection process flexibly and individually to debtors and makes us even more successful.“

Sandra Szech
Managing Director

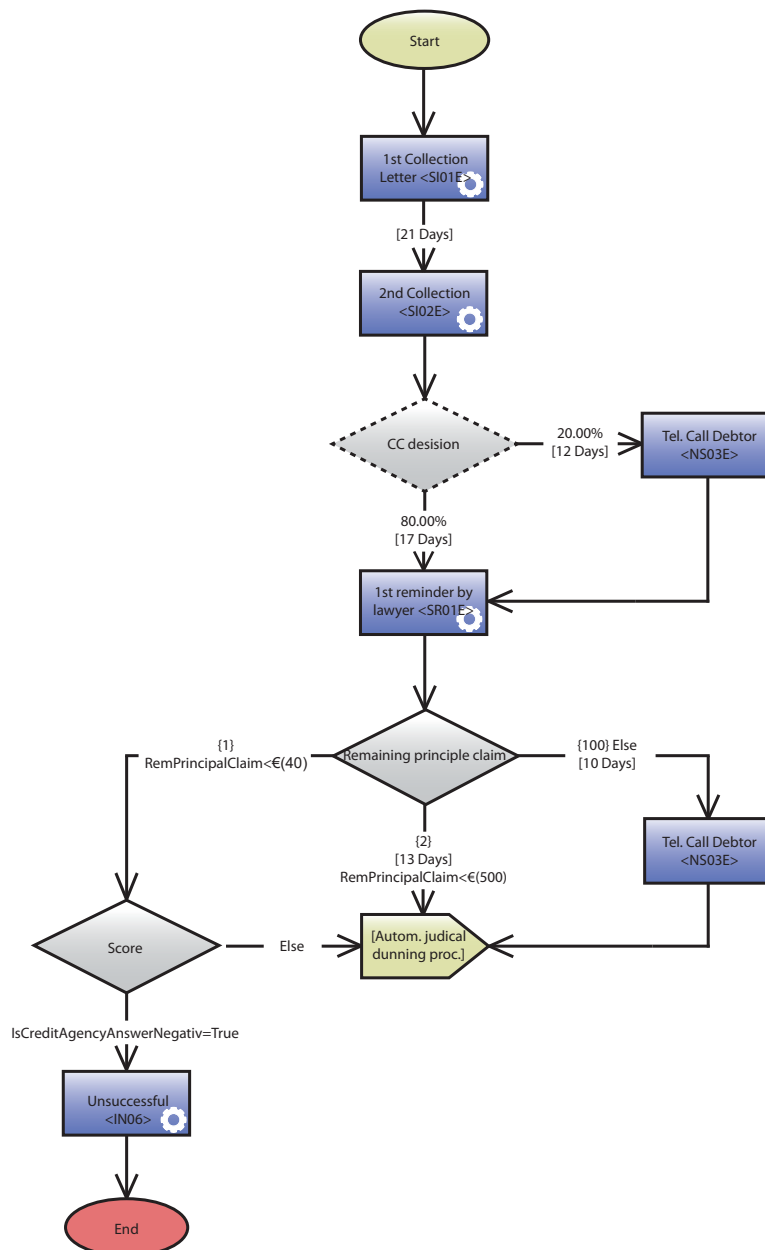


IKAROS enterprise

Sketch mode

Pen and paper have their limits, a workflow in IKAROS can be designed at will. With our sketch mode – practically a digital whiteboard – you can easily prepare drafts and model processes. As soon as you are satisfied with the result, it can be transferred to a finished workflow step-by-step and almost at the touch of a button.

- ✓ Design of own workflows
- ✓ Analysis mode for real-time evaluation
- ✓ Automatic processing of follow-ups
- ✓ Versioning of workflows
- ✓ Champion-challenger method
- ✓ Swim lanes
- ✓ Sketch mode
- ✓ Modelling without programming knowledge



Payment allocation & clearing

Count on IKAROS

IKAROS allocates payments directly and highly automatically at the time of entry, e.g. via **bank statement import** or manual transfer posting. The payment allocation data is explicitly stored and is available at all times for fast and consistent access for the purpose of clearing, bookkeeping and reporting. Separate allocation runs or similar steps are therefore not necessary in IKAROS.

It's payback time

Naturally, IKAROS supports **collective clearing** with regular runs for clearing groups, i.e. clients pending for clearing. The accounting work itself consists of the three lists

- third-party money clearing,
- cost burden and
- closing list

as well as a proper invoice with cover letter. These elements can be used as required as print, as PDF or in any desired format (per clearing script). With regard to the **clearing layout**, the tried and tested versions defined in the scope of delivery of IKAROS can be used.

Thanks to the distinction between the **contractual claim and legal claim**, different payment allocation can be used flexibly. For example, direct payments to the client may at first be settled against the principal claim, towards the debtor in an entirely different way. A practical problem that is solved elegantly with IKAROS.

As an alternative to collective clearing, individual single clearing may be applied to have the greatest possible influence on the moment of clearing of a case and on the amount of down payments.

The components for convenient and efficient clearing are already provided with the recording of allocation sequences, profit commission and cost contracts. **Clearing terms** are then applied immediately on the recording of the event. When payment is received, the system clears the contractual claim accounts and then calculates the profit commission.

IKAROS plus and IKAROS enterprise

- Free definition of clearing logic and clearing layout
- Higher flexibility for clearing terms

- ✓ **Payment plan** (explicit storage of individual instalments with high flexibility)
- ✓ **Own clearing conditions**
- ✓ **Automation of processing** (incl. booking claims/liabilities against the client and automated transfer of third-party money)
- ✓ **Deviating payment allocation in the contractual and legal claim**

Payment agreement 20110000860/0 (Rinnstal Entsorgungs-GmbH & Co./Fortuna, Peter)

Payment Plan

Save & Close Save Deactivate For All Missing Delete Open New

Actions Assistant Rate

Due Date	Amount	Already paid	Payment method	SEPA-Mandate
28/06/2018	100.00	0.00	Bank transfer	-
28/07/2018	100.00	0.00	Bank transfer	-
28/08/2018	100.00	0.00	Bank transfer	-
28/09/2018	100.00	0.00	Bank transfer	-
28/10/2018	100.00	0.00	Bank transfer	-
28/11/2018	100.00	0.00	Bank transfer	-
28/12/2018	100.00	0.00	Bank transfer	-
28/01/2019	100.00	0.00	Bank transfer	-
28/02/2019	100.00	0.00	Bank transfer	-
28/03/2019	100.00	0.00	Bank transfer	-
28/04/2019	100.00	0.00	Bank transfer	-
28/05/2019	100.00	0.00	Bank transfer	-
28/06/2019	100.00	0.00	Bank transfer	-
28/07/2019	52.90	0.00	Bank transfer	-

General Conditions

Active

First Rate: 28/06/2018

Last Rate: 28/07/2019

Number of Rates: 14

Number of Open Rates: 14

Calculated with: Z001

Acc. Management Costs Included

Agreement Fee: 0.00

Created by Event:

Grace Period: 0

Tolerance Amount (Total): 0.00

Tolerance Amount (Relative): 0.00

Memo

Calculation

Sum of Rates: 1,352.90

Fix Total Amount: 0.00

Estimated no Difference: 0.00

IKAROS delivers!

As a subledger IKAROS manages bank accounts and processes account statements completely and automatically. In addition, the booking material that is continuously generated is transferred to the general ledger. This is done very flexibly via **standardised interfaces** to DATEV, Lexware, Syska or individual interfaces, including SAP. The paper journal is also supported. The figures are either totaled or transferred to the general ledger in the form of individual bookings as required. In addition, IKAROS independently manages the open items of debtors and creditors.

Thanks to a sophisticated logic, IKAROS assigns payments from account statements daily to the appropriate cases or supports you in manually assigning payments that cannot be processed automatically (cpd processing).

Regular **balance reconciliation** ensures that the bank accounts have been processed completely and correctly in IKAROS. For the booking material IKAROS transforms the collection-specific contractual claim bookings into debit and credit bookings in the account framework of your general ledger.

Practical? IKAROS!

IKAROS learns from its users. This is also reflected in the reports supplied, which are tailored to the practical application at the customer. Whether success statistics, progress lists, ratios or follow-up compression for work control – a uniform and conclusive set of figures provides you with the required overview.

You can wait a long time elsewhere! Thanks to modern technologies such as MS Reporting Services, a deliberately simple data structure and saved bookings, you receive the desired lists in no time at all.

Legal claim statement

In the matter of: Smith Inc. / John Sinclair
 Ref. No.: 2018000012
 Created: 25.09.2018

Date	Remark	Claim	Payment	Interest-free costs	Int.-bearing costs	Interestst	Principal claim
01.08.2018	Delivery of Goods	1,500.00					1,500.00
08.08.2018	Dunning Costs	2.50		2.50			
30.08.2018	1st Collection Letter	135.00		135.00			
07.09.2018	5.00 % from 1,500.00 € 01.09.2018 - 07.09.2018	1.20				1.20	
07.09.2018	Payment		1,000.00	-137.50		-1.20	-861.30
25.09.2018	5.00 % from 638.70 € 08.09.2018 - 25.09.2018	1.30				1.30	
25.09.2018	Total	1,640.00	1,000.00	0.00	0.00	1.30	638.70

Claim status 25.09.2018: 640.00

Booking currency: EUR

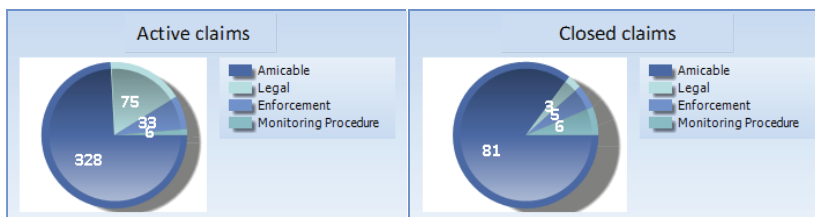
IKAROS plus and IKAROS enterprise

- Own reports with free access to the business objects/database
- Connection of a data warehouse

- ✓ IKAROS as subledger
- ✓ E-Banking
- ✓ Automated booking runs
- ✓ Transfer of booking material to the general ledger via interface
- ✓ Extensive, powerful reporting
- ✓ Flexibility in reporting

Business Assessment

Client: all Printed on: 28/08/2018
 Acceptance date: all Active claims? Yes
 Voucher date: all Closed claims? Yes



Contractual claim	Arisen	Paid to DCA	Paid to cred.	Paid to law.	Invoice	Balance	Quota
Costs authorities	64	0	0	0	56	9	0.0 %
Court costs	3,403	191	0	0	746	2,466	5.6 %
Information	45	0	0	0	33	12	0.0 %
Bank charges	1,066	940	0	0	0	126	88.2 %
Fees	35,201	21,646	0	0	160	13,395	61.5 %
Costs bailiff	257	57	0	0	182	18	22.2 %
Legal costs tax-free	221	0	0	0	221	0	0.0 %
Legal costs taxable	125	0	0	0	125	0	0.0 %
Fee lawyer	13,620	519	0	0	0	13,101	3.8 %
Creditor dunning costs	1,555	231	0	0	0	1,325	14.8 %
Creditor costs	3,631	1,025	0	0	0	2,606	28.2 %
Interest on costs	103	103	0	0	0	0	100.0 %
Interest on principle claim	2,710	2,710	0	0	0	0	100.0 %
Principle claim	343,977	117,691	2,975	0	0	223,311	35.1 %
Overpayment (booked) on commission	2	2	0	0	0	0	100.0 %
Sum	405,979	145,114	2,975	0	1,522	256,368	36.5 %

Contractual claim	Paid to DCA	Paid to cred.	Paid to law.	Payout	Balance
Overpayment to debtor	2,170	0	0	2,170	0
Commission	4,308	10	0	4,020	299
Third party money	113,192	-12	0	101,657	11,523
Third party money lawyer	618	0	0	618	0
Sum	120,287	-2	0	108,464	11,822

IKAROS – a stylish solution

As in many areas of IKAROS, you also have a wealth of possibilities in the area of interfaces to adapt the software to your individual requirements by your **own programming** or by creating your own interfaces.

Importing cases, participants and movement data is done with IKAROS-Import via **XML-based import files** after just a few clicks.

Thanks to a well thought-out data structure, the import processes the data at a **convincing speed**. IKAROS-Import lists any errors in a record, where they can be directly checked and corrected. Following this, the data record is re-imported directly.

Do your clerks face the task of having to file a large number of payment and cost events (including the associated E-banking vouchers)? With the **IKAROS booking batch entry** this is done in a highly automated manner through the import of bank files and cost batches.

It's partner choice

A reliable database is indispensable for efficient debt collection and thus to keep costs low. IKAROS therefore cooperates with **numerous credit agencies and address service providers** in order to continuously receive and report up-to-date data on new addresses, creditworthiness or heir information.

Printing is pressure? Get rid of it! With the IKAROS **printer spooler** you can transmit print orders to a

IKAROSnet – your clients will be thankful. The web-based information system presents case and debtor data as well as legal claim statements, and provides reports for access by clients.

Telephone collection can take place in IKAROS via the **call centre interface**. The options provided by IKAROS are designed so that any call centre software can be used. IKAROS controls all of this so that, for example, the case appropriate for the debtor is opened directly on an inbound call.

The **automation framework** facilitates the automatic activation of the IKAROS core functions. With a few command line parameters, functionality is provided that would otherwise only be available with a webclient. As an alternative to a console command, the control of IKAROS modules can also be programmed user-defined with the help of the automation framework.

printing service provider on a time-delayed basis, collected and divided by paper type. If required, you will automatically receive information in case of returns by post so that your database is correct at all times.

With softgate GmbH we offer you a reliable **partner in the DMS sector**.

IKAROS enterprise

- Client import
 - Direct import
- Comfortable fileless import of single XML objects via webservice

- ✓ Data import / direct import
- ✓ Booking batch entry (account statements / cost batches)
- ✓ Web-based information system
- ✓ DMS
- ✓ Credit agencies and address service providers
- ✓ Call centre interface
- ✓ Automation framework



New ideas – new ways

The proven expertise of IKAROS is combined in the fourth generation with an attractive browser-based interface. The software is implemented in a **multi-tier architecture**. In addition, the modern structure with clearly delimited tiers enhances the system's maintainability.

Does working in the browser not affect **performance**? Definitely even – and positively! IKAROS uses browser tabs that can be opened in a separate browser window. This makes working clearer and more efficient.

A cheer for programming

IKAROS is appreciated by its users, among other things, for the numerous possibilities of individualisation by means of extensive customizing. This turns a standard software into a solution tailored to your company.

Custom Code is a cost-effective tool that uses modern, well-known and therefore widespread programming languages such as JavaScript and LINO.

For example, if you wish to discuss a specific file with a colleague, simply copy the URL and send it by e-mail. Double-clicking on the link automatically opens the file for the recipient.

In addition, custom code offers an IDE (integrated development environment), which enables cost-efficient software development with short turn-around times. Functions such as syntax highlighting, code completion and coding hints increase efficiency.

Please have a look at technical requirements.



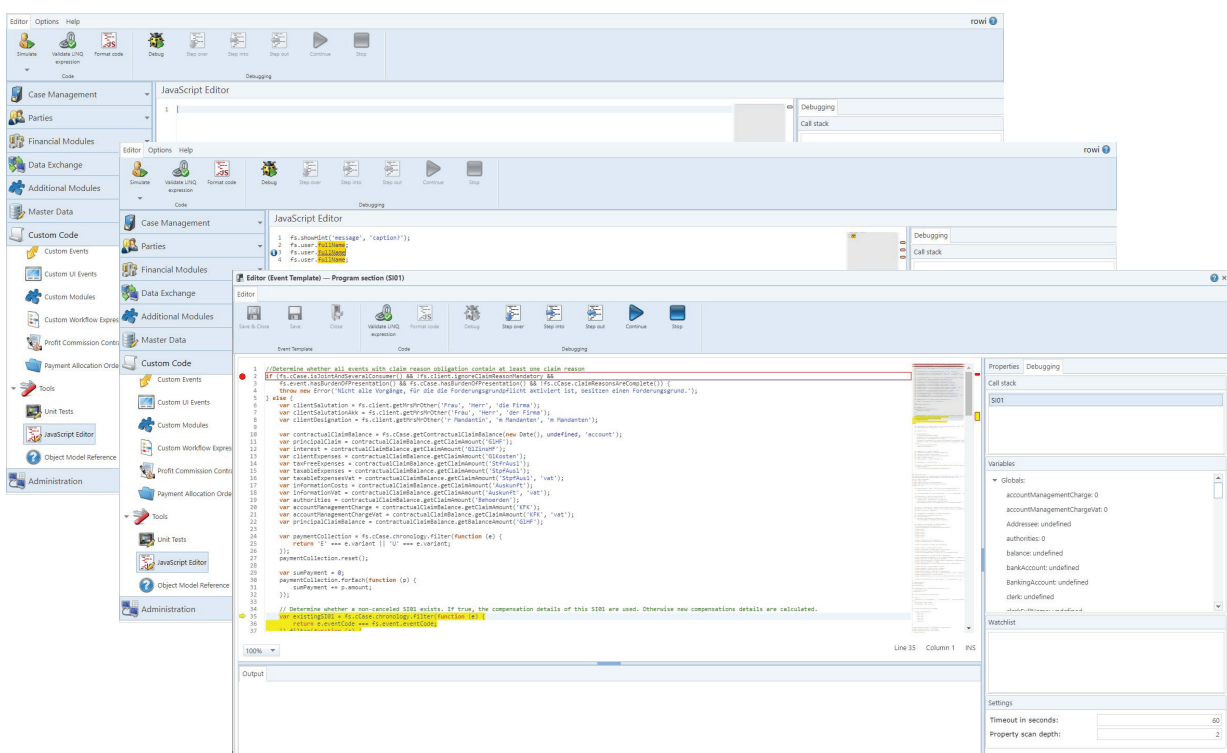
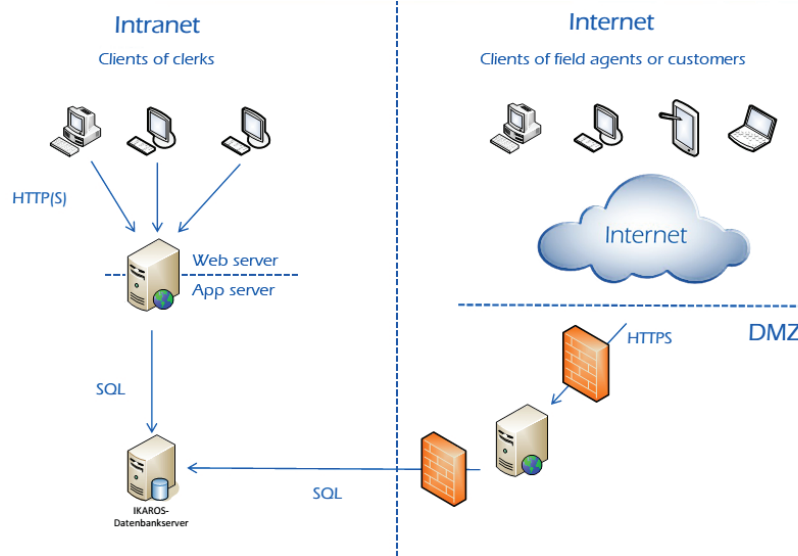
IKAROS enterprise

Scaling

As a company grows and with it the demands on sizing, IKAROS can be adjusted exactly to the new situation by scaling.

With automated tests you can check the correctness of the changes made with hardly any effort. Concepts such as modularising, encapsulation, reutilisation and descriptive development enable you to set up maintenance-friendly customizing.

- ✓ Browser-based interface
- ✓ Scalability
- ✓ Custom Code
- ✓ Maintainability
- ✓ Automated tests





 **Ferber-Software**
we help cash flow

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