UPSTREAM

GROUP

Your trusted partner in debt recovery and debt rehabilitation

The Upstream Group provides comprehensive and compelling outsourced services for accounts receivables that have entered debt rehabilitation or have become part of the debt recovery process.

With Head Quarters in Durban, the Upstream Group boasts state of the art facilities supported by an expert base in Human Resources, IT and Compliance.

We adopt industry best practices to ensure that the protection of our clients' brand remains a priority. Our stakeholder transparency approach aims to provide integrity and confidence in an industry where reputations are constantly challenged.

Through a combination of skilled people, efficient processes and leading-edge technology, our Group performs at the forefront of innovation and the disruptive changes that shape the industries we service. We aim to consistently provide superior professional solutions that are relevant and value adding to our clients.
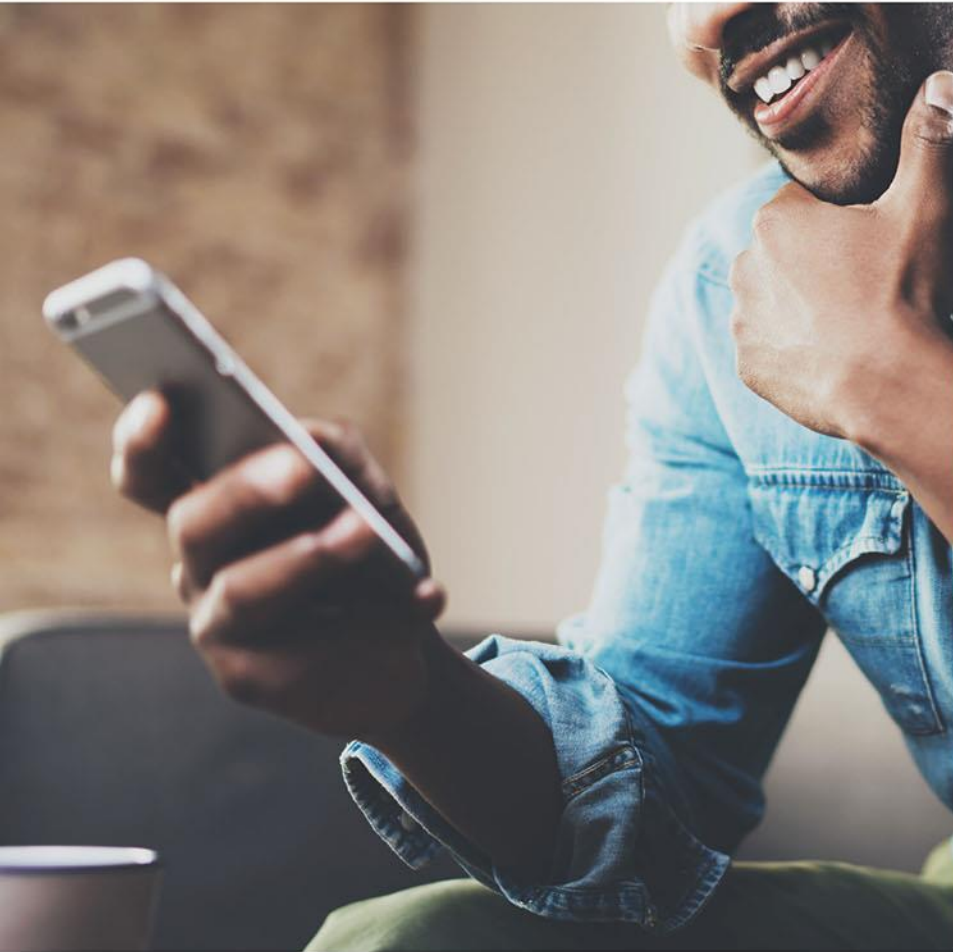
Upstream Group of Companies

CONSUMER
FRIEND

OUTSOURCE
SPECIALISTS

WHO WE ARE

Consumer Friend is a multi-award-winning service provider offering

- Personalised debt review solutions

- Unique collections

- Debtors management strategies

2014 Debt Review Awards WINNER

2015 Debt Review Awards WINNER

2016 Debt Review Awards WINNER

2017 Debt Review Awards WINNER

2018 Debt Review Awards WINNER

2019 Debt Review Awards WINNER

2020 Debt Review Awards WINNER

2021 Debt Review Awards WINNER

2022 Debt Review Awards WINNER

WHAT WE DO

Consumer Friend provides specialised business support services within the debt rehabilitation industry. We offer comprehensive and compelling solutions for the debt review industry with a key focus of ensuring cash flow optimisation for clients, through unique collections and debtor management strategies.

PARTNERING BENEFITS

PARTNERING BENEFITS

- A team of professional experts in Law, Finance and IT

- A skilled workforce with industry experience and a proven performance and service track record

- Industry leading systems and services

- Operational cost efficiencies

- Business continuity solutions

- Enhanced compliance

- Stakeholder transparency through real-time access point

CLIENTS

BUSINESS SUPPORT

BUSINESS SUPPORT: Debt Review Case & Workflow Management

We can expertly and accurately manage the exchange, processing
and storage of large volumes of workflow, data and documents.

- COB's sent within 10 minutes from receipt of form 17.1

- Proposals reviewed, payment plans captured and responses within
  15 minutes from receipt of the proposal

- Court and NCT applications and orders reviewed for accuracy,
  completeness and reckless lending

- Reckless Lending volumes expertly managed by our legal team

BUSINESS SUPPORT: Multi-Channel Customer Services

Once workflow management is under control, the next challenge any organisation faces is the large volume of debt review queries received either by emails or calls. To service these queries requires staff and systems. We offer three channels to manage customer service expectations:

- Emails - Managed by our customer accounts team
- Calls - Serviced by our inbound call team or through an IVR solution
- Self Service - Our system portals provide unique solutions to generalised queries which include:
  - Monthly statement requests
  - Payment updates
  - Debtor payment solutions
  - Debt review document requests such as COB's, proposal consents and paid-up letters

BUSINESS SUPPORT: Compliance Monitoring

Each step in the debt review process, including all workflow data capturing and call activity, is strictly monitored for quality and compliance purposes by vault - our experienced quality assurance and internal audit division using QA software and internal audit working papers.

BUSINESS SUPPORT: Client Reporting

We provide our clients with general and custom-developed dashboards, which provide real-time results and insights into the performance of their debt review book.

Report types include:

- Number of debt review filings
- Book segmentation into stage of debt review
- Book values by product type
- Cash collections vs forecasted collections

INFORMATION TECHNOLOGY

IT INFRASTRUCTURE: Slipstream Software Solutions

Through our sister company SLIPSTREAM SOFTWARE SOLUTIONS, we offer DReX, a secure online hosted solution which boasts benefits such as:

- Over 200,000 consumers have access to the consumer portal

- 98% of NCR registered debt counsellors have access to the DC

  Portal with over 30,000 visits by debt counsellors per month

- Operating Cost Efficiencies

- Extra Security

- Data Protection
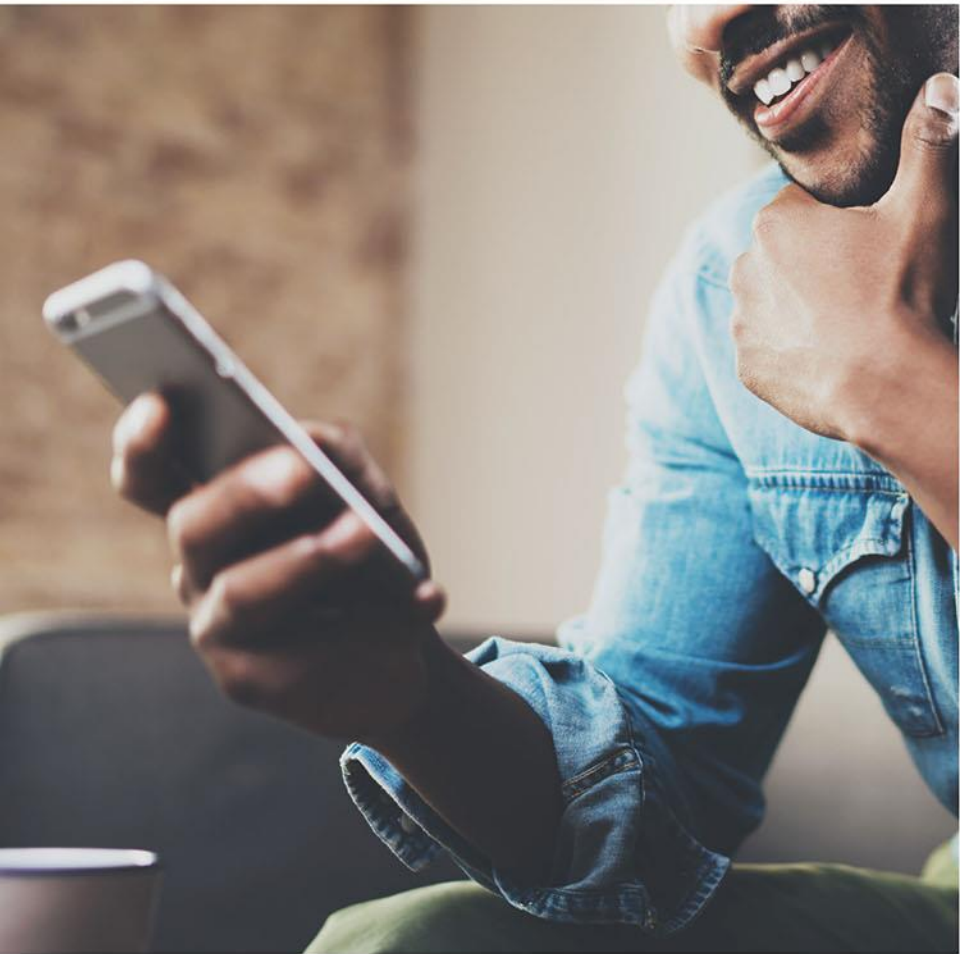
THANK YOU

ABOUT US

CORE CONNECT is a specialist debt recovery agency with an exclusive product offering in the exit debt review industry. Our collections expertise spans over 20 years with experience across a broad spectrum of clients in various sectors. We have a long-standing relationship with debt review experts Consumer Friend, and this has given us a competitive advantage resulting in a very successful model in the exit debt review collections environment.

OUR CLIENTS

WHAT WE DO

We offer a superior debt collection service through data driven strategies and collection methodologies which are innovative and aligned with industry best practices.

OUR CAPABILITIES

- Predicative and Preview dialer
- Integrations with 3rd party systems
- Call campaign automation
- Customized workflow
- Strategy design
- Real-time reports
- Performance dashboards
- Compliance and quality control
- Tracing and data washing

HOW DO WE COLLECT?

- Extensive in-house training program
- Data-driven strategies
- Key performance indicators
- Productivity benchmarks
- Best time to call established
- Various payment channels
- Focus on compliance and quality

STAKEHOLDER ENGAGEMENT

Core Connect maintains good and regular communication with clients through:

- Daily, weekly and monthly reports

- Performance tracking and projection

- Performance telecoms weekly/monthly

- Quality control feedback

CUSTOMER SERVICES

Protection of our client's brand is a high priority and a dedicated queries team ensures that the process is streamlined for quick and efficient turnaround of queries.

Queries are handled via the inbound call centre team on a first call resolution basis.

Email queries are handled within 24 - 48 hours.

Bulk statements are sent in real-time.

Queries are monitored Through reporting.

COMPLIANCE

Our business practices are regulated by the Debt Collectors Act. We ensure that our collections platform manages:
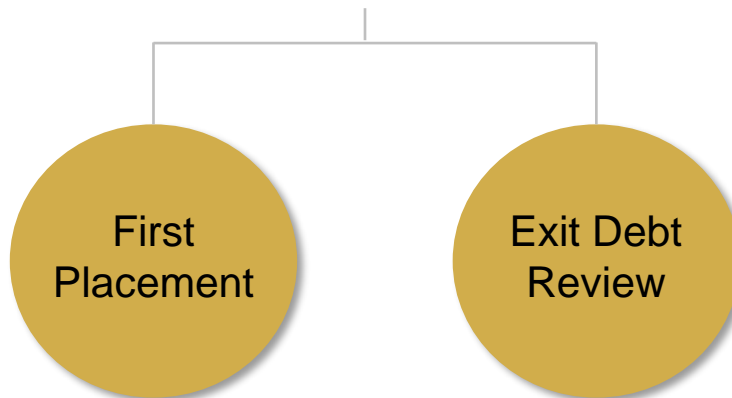
- DCA fee tariffs
- Induplum
- Prescription

Core Connect manages compliance with the required acts and client SLA's through:

- A risk team
- Quality assurance practices
- Complaints manager