



**Revenue Collections
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Collections Industry Intelligence
01 February 2011

Risk Based Collections for Late-Stage Debt Collections



The most important difference between early stage collections and late stage collections is driven by changes to risk distribution over time. A random group of accounts in early stage collections is likely to be made-up from a diverse distribution of actual account risks: a lot of low risk accounts, a lot of medium risk accounts, several high risk accounts and a few very high risk accounts.

by Brendan Le Grange

Late Stage Collections

The most important difference between early stage collections and late stage collections is driven by changes to risk distribution over time. A random group of accounts in early stage collections is likely to be made-up from a diverse distribution of actual account risks: a lot of low risk accounts, a lot of medium risk accounts, several high risk accounts and a few very high risk accounts. As this group of accounts proceeds through the collections process the distribution becomes more homogeneous with a bias towards the more risky accounts. This is not because there are more risky accounts present per se, but rather because most of the lower risk accounts have left collections.

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How to Run a Successful Email Campaign

by Linda Hightower

Getting the word out that you are in business, or that you are promoting an event, a cause or a project may seem easy, with all the forms of advertising that you can take advantage of. But one of the cheapest and most effective ways to reach your target market or audience is through an email campaign. Sending out emails cost practically nothing (except that you need an Internet connection and your computer consumes electricity), compared to print, radio or television ads that cost a lot.

To run a successful email campaign, you need to consider the following factors before you start sending emails out:

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The Most Inexpensive and Best Umbrella of SMS Marketing

by *Srvinas Sakhare*

With the growing popularity of SMS marketing, many software services are coming in the market. This makes the entire process of sending and receiving messages easier and simpler. Mobile marketing is a wide umbrella which has multiple applications like bulk SMS, two-way SMS, short code SMS and many others. With the help of bulk SMS providers, multiple messages can be sent to thousands of people which are there in the database and that too with a single click of the mouse. To make the work of marketers a little easier, there is an SMS gateway server, through which messages reach the target audience in less time and also during heavy traffic in the network. The marketers can also install the SMS gateway software into their systems and smoothen the entire process of SMS marketing.

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