



CREDIT... WHERE CREDIT IS DUE

Utilising the Collections
Functionality

SESSION 5308
18 November 2015
11.30am

PRESENTER

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- 7 years working in QUB
- 3+ years working with PeopleSoft Campus Solutions
- Currently employed in a customer support role, supporting users of the system in an ITIL environment



QUEEN'S UNIVERSITY, BELFAST

- Established in 1845 by Queen Victoria
- Approximately 23,500 students including two related teaching colleges
- International Centre of Research and education rooted at the heart of Northern Ireland
- Member of the Russell Group of 24 leading UK research-intensive universities



QUEENS & ORACLE

➤ Campus Solutions locally branded as Qsis, implemented 2007-2008

➤ Using all core modules

Campus Solutions v 9.0

PeopleSoft v 8.54.07

Bundle 37



QUB DEBT COLLECTIONS |



EXPRESS

Home of
the Daily and
Sunday Express

Foreign student runaways leave behind a £52m debt for universities

THOUSANDS of foreign students are skipping the country without paying their fees, leaving debts in excess of £52million.

By HILARY DOUGLAS

PUBLISHED: 00:00, Sun, Sep 1, 2013

BBC

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NEWS

University student debt sanctions 'may breach law' - OFT



PROFESSIONAL

JOB

RANKINGS

NEW
STUDENT

Whistleblowers: Middlesex under fire over debt collection

April 19 2002

Middlesex under fire over debt collection

Middlesex University's vice-chancellor Michael Driscoll said last week that the university's income was £1 million less than predicted, "mainly because present and past students owe us money". The statement, coupled with the

MailOnline

£5bn owed by students who have disappeared: Nearly 370,000 people cannot be traced as it's revealed total debt will be more than £200bn by 2042

• Student debt set to quadruple by 2042

By ANDREW LEVY FOR THE DAILY MAIL

PUBLISHED: 00:06, 28 November 2013 | UPDATED: 11:38, 28 November 2013

PRESENTATION OVERVIEW

❑ WHAT WERE THE PROBLEMS?

- Inconsistent approach to Debt Collections in the University
- PeopleSoft Functionality was not being fully utilised

❑ WHY CHANGE?

- Improve efficiency of Business Processes employed by Student Finance Office
- More efficient recovery of Student Debt

❑ HOW TO CHANGE?

- Implementation of Qsis Financials Project 2012
- Configuration of Collections Facility in Qsis



WHAT WERE THE PROBLEMS?

INITIAL PROBLEMS

Debt Collections Pre-2012:

1. Limited Utilisation of PeopleSoft Debt Collections Functionality
2. Ad Hoc Approach to Debt Collections with a reliance on manually produced reports and letters, therefore Collections were less effective than they potentially could be
3. Debt Collections were dependent on other functionality being present in the system, which at that point had not been fully configured e.g. Billing
4. Payment Application Rules not correctly set up leading to incorrect allocation of payment to debt – caused unreliable data
5. Lack of confidence in the system



WHY WERE CHANGES NEEDED?

WHY WERE CHANGES NEEDED?

- Make best use of PeopleSoft Functionality
- Increase stakeholder involvement in decision making and project progress
- Foster a more robust approach to Student Debt Collections
- Need for a more formal procedure where Debt Collections process was properly documented and controlled

HOW TO MAKE CHANGES?

QSI FINANCIALS PROJECT 2012

In 2012 a Financials Project was implemented in order to integrate all aspects of Student Finance with PeopleSoft Functionality. A team was employed with sub-sections dealing with Tuition & Fees, Billing, Financial Aid and Debt Collections

Project Goals with regards Debt Collections:

1. Integration of Debt Collections activity with PeopleSoft Functionality
2. Automated Communication with students/sponsors with overdue debt
3. Increase efficiency and effectiveness of Collections activity

QSI FINANCIALS PROJECT STAGES

1

DESIGN

How did we want our Student/Sponsor Debt to be targeted?

3

TEST

Trial your Debt Collections System

2

CONFIGURATION

What could we make PeopleSoft do for us?

4

GO LIVE

Introduce your changes to the Business ensuring end user is fully engaged

DESIGN OF DEBT COLLECTIONS

What did we want to do?

SUMMARY OF KEY DESIGN DECISIONS

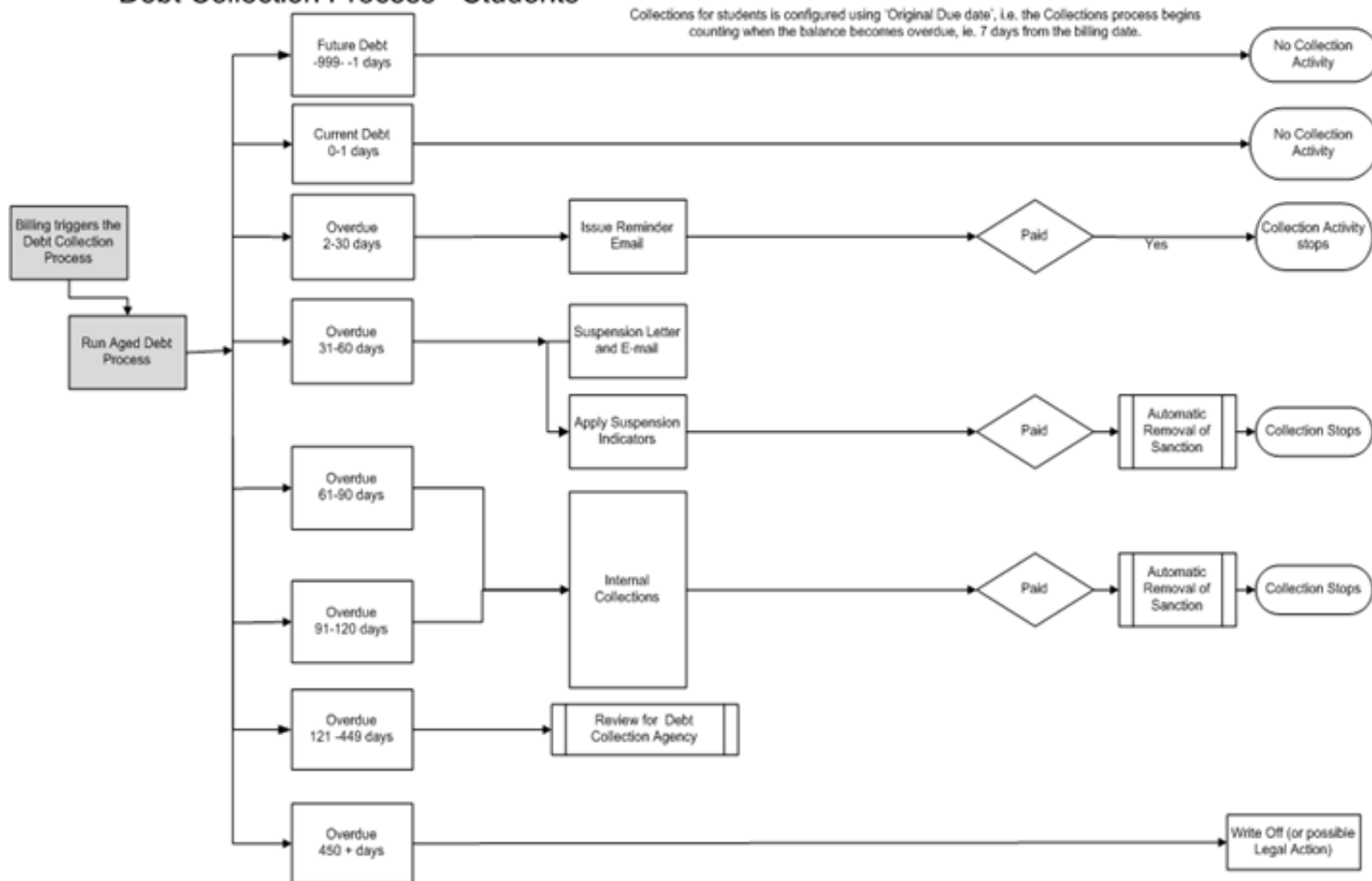
- ❖ Debt over £9.99 was deemed to be collectable
- ❖ Billing Process will run once a month and will apply Due Dates
- ❖ Students have a 7 day window between Bill Date and Due Date
- ❖ Sponsors have a 30 day window between Bill Date and Due Date
- ❖ Debt Categories will be aged into 30 day categories

SUMMARY OF KEY DESIGN DECISIONS CONT'D

- ❖ Reminder letters issued once a month
- ❖ Suspensions automatically applied by Credit History
- ❖ Student communications generated by the Communication Generation facility issued by email with attached letter in pdf format
- ❖ Sponsor communications generated by the Communication Generation facility issued by post
- ❖ Aged Debt Reports provided by Qsis

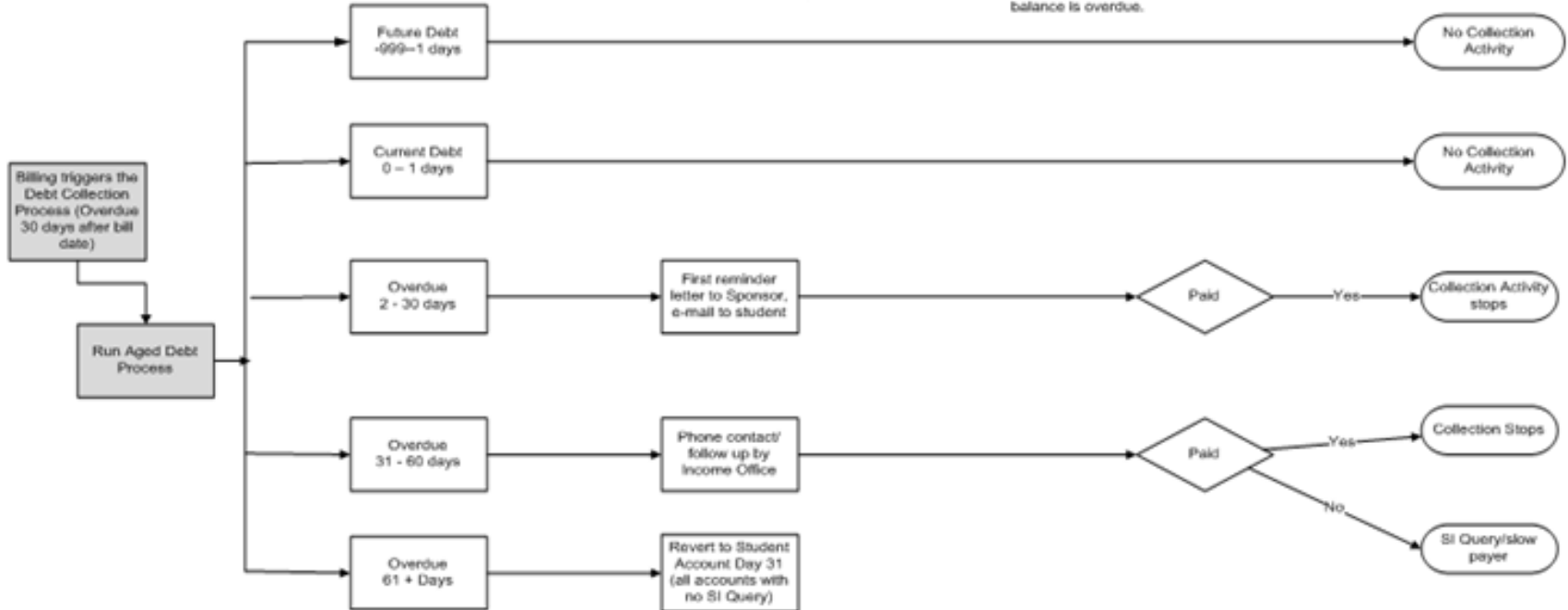
Debt Collection Process - Flowchart

Debt Collection Process - Students



Debt Collection Process - Sponsor

Collections for Sponsors is configured using "Original Due Date", i.e. the Collections process begins counting when the balance is billed; Sponsors have 30 days from the bill date to pay before the balance is overdue.





CONFIGURATION

Making PeopleSoft work
for us

FUNCTIONS REQUIRED TO BE CONFIGURED

AGING SETS

SERVICE
INDICATORS

COMMUNICATION
GENERATION

COLLECTIONS
CRITERIA

1. DEFINE AGING SETS

Set Up SACR > Product Related > Student Financials > Collections > Aging Set

- Aging set is a complete set of aging categories that defines how your system ages your accounts
- Multiple aging sets can be configured
- Aging set will determine when actions will take place

Aging Set

SetID: QUB Aging ID: AGING

*Effective Date: 01/01/1902 Status: Active

Description: Student and Sponsor Aging set

Short Description: AGING

*Basis Date: Original Due Date

Dispute Aging: Ignore

*Aging Category	Short Desc	Start Days	End Days	Summary Category
01 Future	Future	-9999	-1	Future Due
02 Current	Current	0	1	Current Due
03 Overdue 2-30 days	2-30 d	2	30	Past Due
04 Overdue 31-60 days	31-60 d	31	60	Past Due
05 Overdue 61-90 days	61-90 d	61	90	Past Due
06 Overdue 91-120 days	91-120 d	91	120	Past Due
07 Overdue 121-15 months	121-449 d	121	449	Past Due
08 Overdue 15 months +	450 + d	450	9999	Past Due

Buttons: Save, Return to Search, Notify, Add, Update/Display, Include History, Correct History

2. DEFINE SERVICE INDICATOR SETS

Set Up SACR > Product Related > Student Financials > Collections > Service Indicator Sets

- Service Indicator Sets enable you to automatically attach service indicators to student accounts by running the credit history process
- Allowed QUB to link a SUS (Suspension) Indicator to aging categories where students have debt that is greater than 30 days old

The screenshot displays the 'Service Indicator Sets' configuration window. The breadcrumb trail at the top reads: 'Favorites Main Menu > Set Up SACR > Product Related > Student Financials > Collections > Service Indicator Sets'. The window has three tabs: 'Service Indicator', 'Details', and 'Career Setup', with 'Details' currently selected. The main form area shows the following details:

- Business Unit:** QUB02 Queen's University Belfast 2
- Service Indicator Set:** STDNT Student Service Indicator Set
- Effective Date:** 01/01/1902
- Status:** Active
- *Severity:** 5
- Aging Category:** AGING Student and Sponsor Aging set
- *Aging Set:** 04 Overdue 31-60 days
- *Service Indicator Cd:** SUS Suspended
- *Service Ind Reason Code:** FEES Fees
- *Min Amt:** 9.99
- Department:** QUB Queens University

On the right side of the form, there are three checked checkboxes: 'Use Records', 'Use Admissions', and 'No Career'. At the bottom of the window, there is a toolbar with buttons for 'Save', 'Return to Search', 'Previous in List', 'Next in List', 'Notify', 'Add', 'Update/Display', 'Include History', and 'Correct History'. The status bar at the very bottom indicates 'Service Indicator | Details | Career Setup'.

3. SETTING UP SERVICE INDICATORS

Set Up SACR > Common Definitions > Service Indicators > Service Indicator Table

QUB wanted a Suspension(SUS) to be applied to student accounts with an overdue balance of £9.99 and greater that had reached an aged debt category of 31 days.

The Suspension needed to have the impacts of:

- Prevent All Enrolment Activity
- Ineligible for Graduation
- Send No Bill

The screenshot shows the 'Service Indicator Table' configuration window for QUB. It includes tabs for 'Service Indicator Codes' and 'Service Indicator Reasons'. The 'Service Indicator Code' is set to 'SUS'. The 'Service Indicator Details' section shows an 'Effective Date' of 31/08/2012, a 'Status' of 'Active', and a 'Description' of 'Suspended'. The 'Attributes' section has checkboxes for 'Person', 'Organization', 'Positive Service Indicator', 'Default Start Term (0000)', 'Display Deceased Label', 'Display in Self-Service', and 'Default Start Date'. The 'Service Indicator Impact' section lists three impacts: 'CENR' (Prevent All Enrolment Activity), 'NOBIL' (Send No Bill), and 'NOCMY' (Ineligible for Graduation). Each impact has a 'Term Category' and a 'Description' field.

Service Indicator Codes	
Academic Institution:	QUB Queen's University Belfast
Service Indicator Code:	SUS

Service Indicator Details	
Effective Date:	31/08/2012
Status:	Active
Description:	Suspended
Short Description:	Suspended
Default Reason:	<input type="checkbox"/> Set No Default

Attributes	
Use with:	<input checked="" type="checkbox"/> Person <input type="checkbox"/> Organization <input type="checkbox"/> Positive Service Indicator <input type="checkbox"/> Default Start Term (0000)
	<input type="checkbox"/> Display Deceased Label <input checked="" type="checkbox"/> Display in Self-Service <input type="checkbox"/> Default Start Date

Service Indicator Impact	
Service Impact:	CENR Prevent All Enrolment Activity
Term Category:	
Description:	All student enrolment activity is blocked.
Service Impact:	NOBIL Send No Bill
Term Category:	
Description:	Send No Bill
Service Impact:	NOCMY Ineligible for Graduation
Term Category:	Acad Year
Description:	Ineligible for Graduation

SETTING UP SERVICE INDICATORS CONT'D

Other Service Indicators were set up in the Collections Process:

- ACQ – Account Query has impacts of No Billing and No Collections which when applied will prevent students from receiving a SUS SI
- PTP – Promise to Pay has impacts of No Collections which when applied will prevent students from receiving a SUS SI
- WO – Write Off has impacts of Ineligible for Graduation and Prevent Enrolment Activity
- DCA – Debt Collection Agency has impacts of Ineligible for Graduation and Prevent Enrolment Activity

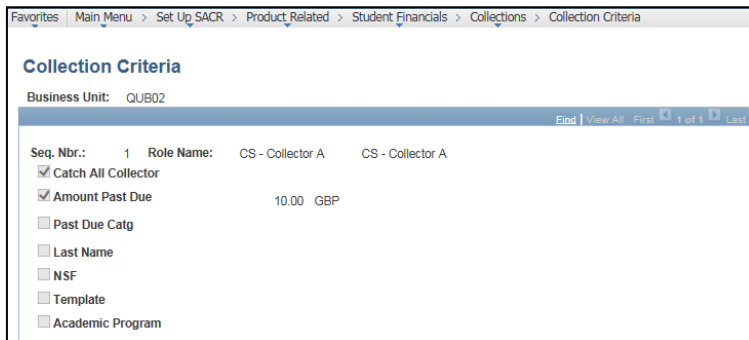
4. SETTING UP COMMUNICATIONS



- PeopleSoft Communication Generation allows communication to be automatically issued to students who fall into particular categories of debt.
- 2-30 day category – once Credit History process is run and students have debt that is aged to 2 days they will automatically receive a Reminder Email that has an attached Letter.
- 31-60 day category – once Credit History process is run and students have debt that is aged to 31 days they will automatically receive a Suspension Email that has an attached Letter. Credit History will also apply a SUS SI which will remain on account until debt is cleared.

5. SETTING UP COLLECTION CRITERIA

Set Up SACR > Product Related > Student Financials > Collections > Collection Criteria



Collection Criteria

Business Unit: QUB02

Find | View All | First | 1 of 1 | Last

Seq. Nbr.:	1	Role Name:	CS - Collector A	CS - Collector A
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☒ Catch All Collector

☒ Amount Past Due 10.00 GBP

☐ Past Due Catg

☐ Last Name

☐ NSF

☐ Template

☐ Academic Program

➤ Allows you to assign collection items to particular Collectors.

➤ The Collection criteria that you establish act as filters that assign collection items to the appropriate collector when you run the Assign Collector process.



Corporate Collection Criteria

Business Unit: QUB02

Find | View All | First | 1 of 1 | Last

Seq. Nbr.:	2	Role Name:	CS - Collector B	CS - Collector B
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☒ Catch All Collector

☒ Amount Past Due 10.00 GBP

☐ Past Due Catg

☐ Description

☐ NSF

☐ Template

➤ Allows you to assign student and sponsor debt to specific collectors for chasing outstanding balances.

6. SETTING UP COLLECTORS



- Allows you to establish collectors who will be responsible for the Internal Collection effort.
- You are able to assign collection responsibility by Role or by user ID

Favorites Main Menu > Set Up SACR > Product Related > Student Financials > Collections > Collector

New Win

Collector

Business Unit: QUB02 Queen's University Belfast 2 Collector Type: Role
User ID: 3043617

Collector Details Find First 1 of 1 Last

*Effective Date: 01/01/1902 *Status as of Effective Date: Active

Role Name: CS - Collector A

*Type of Name: Preferred

*Location Code: QUB Queen's University Belfast

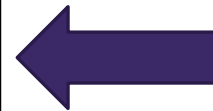
7. VIEWING COLLECTIONS QUEUE

Favorites | Main Menu > Student Financials > Collections > Collection Effort > View Customer Collector Queue

Collector Queue

Business Unit: QUB02 Queen's University Belfast 2
User ID: [redacted]
Role Name: CS - Collector A

Collection ID	ID	Name	Status	Next Review Date
20808	[redacted]	[redacted]	Initial	
20820	[redacted]	[redacted]	Active	23/08/2015
20822	[redacted]	[redacted]	Initial	
20833	[redacted]	[redacted]	Active	10/07/2015



Enter Emplid of User to
return list of delinquent
accounts

Multiple Comments can
be added to chart the
Collections activity
carried out on a
delinquent account.
Allows application of a
review date.



Favorites | Main Menu > Student Financials > Collections > Collection Effort > View Customer Collector Queue

Collection Information

Business Unit: QUB02 Queen's University Belfast 2
ID: [redacted]

Collection Activity

Collection ID: 20820 Activity: 1 Date/Time: 29/06/2015 12:56:25.000000
Follow Up Action: PHONE Phone Call
User ID: 3042302
Role User: CS - Collector A
Next Review Date: 07/07/2015

Communication

Letter Code:

Checklist

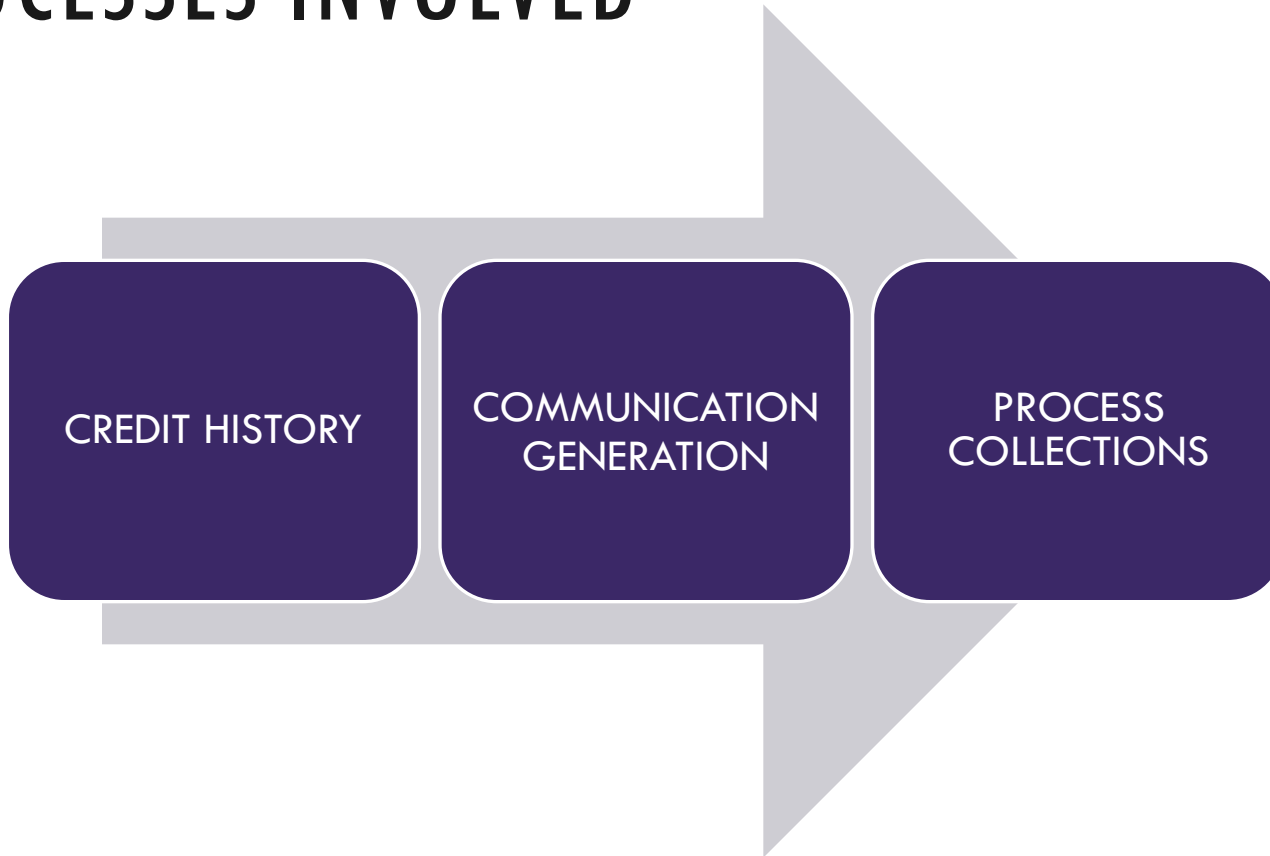
Promise Date:
Cash Forecast: 0.00

Comments

Category: COL COL Date/Time: 29/06/2015 12:56:25 Get Comment
Comment: Michelle explained that she undertook course because she was being sponsored by Priory group. Priory then withdrew their sponsorship so she couldn't continue. I

OK Cancel Apply

PROCESSES INVOLVED



OUTCOMES AND LIMITATIONS

OUTCOMES

- Since Debt Collections functionality was implemented there have been a total of 17,261 Communications automatically issued to students and sponsors
- Fully functional Credit Control team now in operation who use the Collections facility to chase student debt
- Successful move from manual operations to a system generated automated approach
- More reliable data available for Bad Debt Provision year on year comparisons

LIMITATIONS

- Collector Queue did not prioritise debt and so queries had to be written to allow for better analysis – this may be an area for development
- Suspension only applicable to Students and so no tangible sanctions can be applied to sponsors/organisations
- Separate approach required for chasing sponsor/organisation debt

CONCLUDING THOUGHTS

ANY QUESTIONS?

CONTACT INFORMATION

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**ALL ALLIANCE PRESENTATIONS WILL BE AVAILABLE FOR
DOWNLOAD FROM THE CONFERENCE SITE**



THANK YOU FOR ATTENDING!

