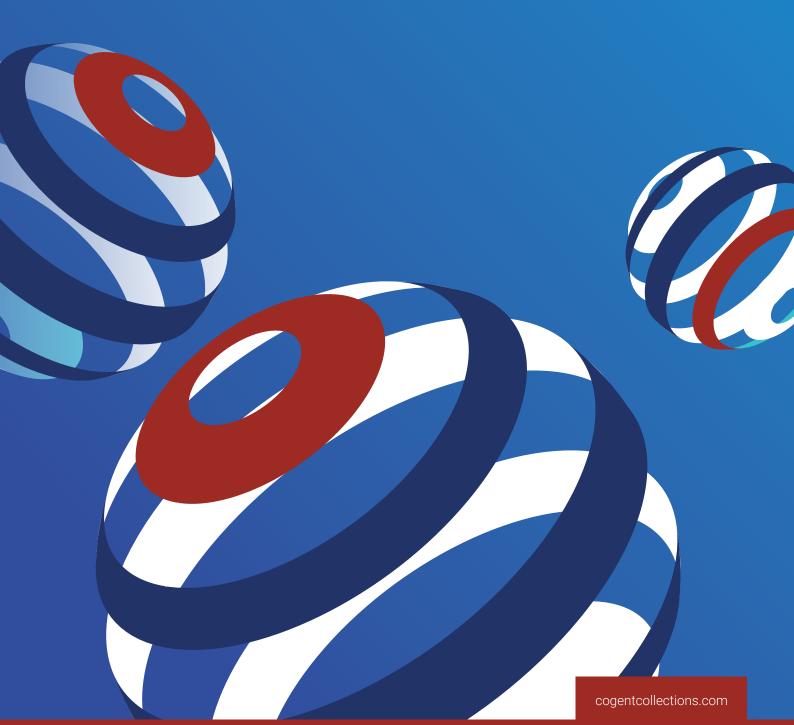ADVANCED
DEBT MANAGEMENT SOLUTION

Collect - Litigate - Automate - Optimize - Comply

Cogent, an award-winning debt collection and litigation management software, leads the industry with its advanced capabilities tailored to modern collection practices and regulatory compliance. Trusted by top debt collection agencies and law firms, Cogent seamlessly automates processes with hyperautomation, Artificial Intelligence (AI), and data analytics. It supports compliance with FDCPA, CFPB, and Reg F regulations through a robust rules engine. Cloud-ready for anytime, anywhere access, Cogent also offers on-premises deployment options to meet diverse organizational needs. The solution empowers consumers with a self-service portal, enhancing the debt repayment experience with seamless interaction.

Why Cogent?	Processes covered
A one-stop platform for all debt management needs.	Litigation
Improves collections by up to 40%.	Collection
Increases productivity of your collection team by up to 50%.	Bankruptcy
Automates processes from start to finish.	Client accounting
Harnesses the power of AI for enhanced operational efficiency.	Payments
Facilitates successful collections across multiple channels.	Skip-tracing and scrub
Enables seamless debt repayment through a self-service portal.	Forwarding
Seamlessly integrates with a variety of service providers.	Post judgment
	Judgment

Original creditors

Law firms

Applicable for

Debt collection agencies

Debt buyers

Forwarders

Cogent **suite of solutions**

COGENT COLLECT

Smart collections for collectors

Cloud hosted and subscription-based

Quick onboarding

Built-in integration

Manage claims

Payment plan and posting

Accounting

COGENT CONNECT

Empower consumers

Cloud & mobile enabled

Create & manage payment plans, make payments

Document & notification management

Optimize collections

Reduce cost

Increase compliance

Highly configurable

Key **features**

Collect

Omnichannel collections: Seamless, multi-channel communication for improved reach and customer engagement.

Enforce right collection strategy: Implement effective strategies tailored to maximize collections.

Data extraction: Efficiently extract and process data for seamless integration and analysis.

Call checklist: Equip collections team with a structured call guide to ensure compliance, efficiency, and improved collection outcomes.

Litigate

Meaningful attorney involvement: Ensure proper legal oversight and involvement in all collections processes.

Process automation, workflows & rules engine: Enhance efficiency with automated processes and customizable workflows.

Payment plan agreements: Flexible repayment scheduling and customer satisfaction for collections.

Automate

Workflow automation: Customize and automate workflows to enhance efficiency and accuracy.

Integration capabilities: Connect effortlessly with various third-party systems for unified operations.

Artificial intelligence: Optimize strategies, enhance compliance, monitor sentiment, and streamline post-call tasks with real-time guidance and automated reporting.

Notification and alerts: Stay informed with automated notifications and alerts for critical events.

Analytics and reporting: Leverage real-time analytics and reporting for data-driven decision-making.

Integrated document templates: Utilize pre-configured templates for consistent and efficient document management.

Optimize

Build custom processes with state-specific requirements: Adapt to varying state regulations with bespoke process configurations.

Efficient payment processing and productivity tools: Streamline payment processing and boost productivity with integrated tools.

Advanced portfolio analysis capability: Gain deep insights into portfolio performance with advanced analytics.

Document management: Streamline document generation, storage, and retrieval for efficient case handling.

Push/prioritize inventory at the right time: Ensure timely actions with intelligent inventory prioritization.

Inbuilt tools to evaluate and target collectability: Assess and target high-potential accounts with precision tools.

Seamless integration: Connect effortlessly with third-party tools like client interfaces, payment processors, scrub vendors, process servers, and dialers.

Rules engine: Utilize a robust rules engine with over 750 conditions and 150 actions for precise process control.

Comply

Fully compliant with FDCPA: Adhere to all FDCPA requirements for ethical debt collection practices.

Security: Safeguard sensitive data with top-tier security measures and compliance with industry standards.

CFPB/FDCPA regulatory warnings and alerts: Receive real-time alerts to maintain compliance and avoid violations.

Adaptable to changing CFPB regulations: Stay ahead with a system designed to handle evolving CFPB regulations.

Reg F ready: Comply with recent Reg F regulations with built-in compliance features.

Compliance monitoring: Continuously monitor and ensure adherence to regulatory requirements.

Media requirements management: Efficiently manage media requirements to support compliance documentation.

Unlock Cogent's **full potential with expert services**

Cogent's comprehensive services ensure organizations reap the true benefits of the solution, while our managed services enhance debt collection and litigation management processes. Our expert team supports seamless implementation, integration, and ongoing management to maximize your ROI.

Implementation and support services

Product implementation, integration, and customization Seamlessly integrate and customize Cogent to fit your unique business needs for optimal performance.

Legacy system upgrade and migration: Smoothly transition from outdated systems to Cogent's advanced platform with minimal disruption.

Product roadmap: Stay ahead with strategic planning and updates to continuously improve your debt management capabilities.

Training and onboarding: Empower your team with comprehensive training and onboarding for efficient use of Cogent.

Support models: Receive prompt and effective support to resolve any issues and maintain seamless operations.

Implementation and support services

Forms & workflow development: Customize forms and workflows to streamline your processes.

Database management & administration: Maintain and optimize your database for peak performance.

Cogent operations: Enhance day-to-day operations with expert oversight and management.

E-filing support: Simplify electronic filing processes with dedicated support.

EDI/interface management: Ensure seamless electronic data interchange and interface management.

Security assessment: Protect your sensitive data with thorough security evaluations and proactive measures.

About **AgreeYa**

www.agreeya.com

AgreeYa Solutions is a leading global provider of software, solutions, and services to Fortune 100 companies, SMBs, and public sector organizations across various industries. Founded in 1999 and headquartered in Folsom, California, AgreeYa has over 2,500 professionals helping clients from our global delivery centers across U.S, India, and Mexico. Leveraging a technology-enabled, consultative approach and diverse talent, AgreeYa offers Cloud, Data & AI, Modern Workplace, Hyperautomation, Quality Engineering, Application Modernization, Managed Services and Talent Solutions to deliver digital transformation to its clients. AgreeYa has received considerable recognition including certifications like Microsoft Solutions Partner and Cloud Solutions Provider, AICPA SOC 2 Type 2, SEI CMMI and ISO 9001:2015; and awards including 'Dream Company to Work For' and 'Best Employer Brand'.

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