C&R Software
Credit Risk Management

Smarter, secure data exchange simplifies agency management

For many creditors, exchanging data with collection agencies means managing a complex web of one-off connections, each with its own file formats and requirements. This patchwork process drives up costs and makes it harder to stay compliant and secure. What's needed is a solution that:

- Consolidates data exchange with standardized security protocols
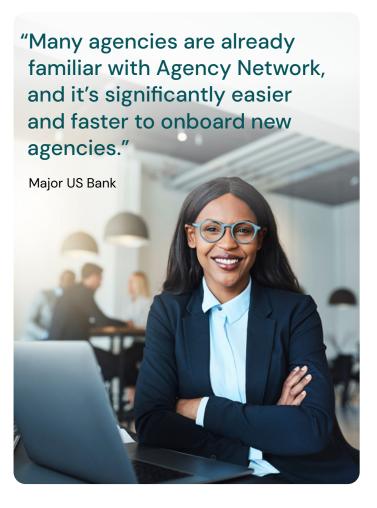
- Enforces encryption, access control, and auditability uniformly across all agencies

- Validates files up front to prevent downstream errors and rework

- Reduces reliance on costly internal IT infrastructure and speeds time to production

"Many agencies are already familiar with Agency Network, and it's significantly easier and faster to onboard new agencies."

Major US Bank

Agency Network addresses these critical needs and more, providing creditors with a single, secure channel to exchange data with collection agencies, credit bureaus, debt buyers, attorneys, and other vendors. Deployed in the C&R Cloud, Agency Network offers ironclad security, reliability, and business continuity, significantly reducing the oversight burden for leading banks worldwide.

Benefits of the new and improved Agency Network

Features	Benefits
Modern Technical Architecture	
Deployed in the cloud	→ Secure, scalable, and performant — business continuity, high availability, disaster recovery
Cloud-based architecture with open source technology stack	→ Provides a rapid, flexible, and more measured service
End-to-end secure encryption of data at rest and in flight	→ Safeguards highly sensitive data
Fully compliant with latest industry security standards	→ Ensures data security with the latest data encryption standards
Multi-tenancy support	→ Segregates and processes data, while reducing onboarding time and cost
Greater automation and streamlined processes for customer onboarding and deployment to production environment	→ Improves ROI with reduced setup costs and time to value
Enhanced File Processing	
Support for legacy file formats, such as Format B	→ Delivers seamless upgrades for clients using legacy formats
Support for Debt Manager XML file formats	→ Reduces onboarding time and cost for Debt Manager users
Comprehensive core and custom data validation of client and partner data	→ Assures data is completely valid before delivery
Enhanced custom data validation via embedded decision rules management system	→ Enables more sophisticated validation rules specific to business needs
Upgraded Integration Capabilities	
File Exchange Utility (FXU)	→ Automates secure file uploads and downloads
File status interrogation capabilities in File Exchange Utility	→ Provides easier automated monitoring of file transfer status
Secure public REST APIs for file upload and download, and file status interrogation	→ Offers reliable API integration
Early error diagnosis capability during file uploads	→ Rejects files prior to upload dependent on error conditions
Enriched User Experience	
Online portal for file uploads and downloads, file history, status, and statistics information	→ Provides an enhanced user experience with Agency Network
Event-based email notifications, such as files ready for download, or a file failing validation	→ Enables proactive alerting for timely interventions
Updated daily processing reports, displaying summary information of files processed	→ Produces a clear and concise reflection of data exchanged
Vast Partner Network	
Tightly integrated into a huge network of 300+ active collection agencies, attorneys, debt buyers, skip tracers, repo agents, and more	→ Offers access to numerous potential partners with lower onboarding time and cost
Data Provider Connectivity (LexisNexis)	→ Integrates easily with LexisNexis—and many more data providers in the near future

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Reduce the oversight burden with Agency Network

Agency Network has been architected for the AWS Analytic Cloud, a complete and fully managed services platform deployed in the public cloud. It gives organizations the ability to:

- Utilize a rapid, scalable, and more measured service
- Ensure data security with disaster recovery
- Access a huge network of 300+ third-party providers
- Adhere to regional compliance and privacy laws
- Eliminate IT infrastructure and reduce IT dependency

More reasons to upgrade

- Proven data exchange
- Superior reliability
- The latest technology
- Cloud-based architecture
- Better security & compliance
- Faster customizations
- More robust infrastructure
- Future improvements
- Disaster recovery
- 24/7 support

"The biggest benefit to Agency Network is secure data exchange. There's no other product that allows us to house and remit data securely"

Major US Auto Manufacturer

To learn more about smart, secure data exchange reach out to **inquiries@crsoftware.com** to connect with our team.