Dunning Workflow

The fully automated dunning system for loans and overdraft facilities is based on a predefined dunning workflow. The dunning workflow, on the other hand, is based on the definition of dunning levels and a set of rules for changing these levels which makes up the dunning matrix.

Both the dunning levels and the dunning matrix can be defined and customised in the application. If necessary, the dunning levels and the dunning matrix can be adapted at any time. It is possible to define additional dunning levels or remove unnecessary ones. Some of the typical parameters used in the reminder matrix are:

- number of days past due / overdraft days
- exceeding the minimum dunning amount
- date of the last overdraft
- active forbearance measures

Entering certain business events (such as a manual dunning stop or forbearance measures) automatically affects the dunning workflow accordingly.

If necessary, it is also possible to (temporarily) detach individual deals from the automatic dunning workflow, which means that their dunning levels can only be set/overwritten manually during this time.