A PROMISE TO PAY IS NOT A PAYMENT

BUILDING A BETTER FOLLOW-THROUGH PROCESS FOR COLLECTION COMMITMENTS

About Beveron Technologies

Founded in 2014, **Beveron Technologies** is a leader in the **LegalTech** domain, specializing in providing innovative software solutions designed to automate and streamline legal operations. With a focus on delivering efficiency and quality, Beveron offers products such as:

1. **Smart Lawyer Office**
2. **Smart Legal Counsel**
3. **Smart Debt Collection**

These solutions cater to law firms, corporate legal departments, and debt collection agencies, helping them improve their workflows and achieve greater operational effectiveness.

Leadership and Expertise

Beveron is led by **CEO Brijesh Chedayan**, a recognized author in the field of LegalTech. Brijesh's groundbreaking book on **LegalTech** is the first of its kind in the region, underscoring his commitment to advancing the legal technology sector.

Awards and Recognition

Beveron has received multiple accolades, including the **Best LegalTech Company Award** for its transformative impact on the legal industry. The company is also **ISO certified**, ensuring the highest standards of quality and security in its services and products.

Contributions to the Legal Community

Beveron is deeply committed to sharing its expertise and knowledge with the legal community. The company regularly publishes whitepapers and research articles on LegalTech trends, offering valuable insights into the evolving landscape of legal technology. Additionally, Beveron conducts webinars to engage with legal professionals and foster collaboration across the sector.

Contact Information

For more information, visit our website:
www.beveron.com

The Collection Commitment Problem

Consider a familiar scenario.

A collector speaks with a customer about an overdue account. After discussing the outstanding balance, the customer agrees to make a payment of a specified amount on a particular date.

The conversation appears successful. The commitment is noted, the call ends, and the collector moves to the next account.

But the collection process is not actually complete.

The payment still has to arrive. The commitment date still has to be monitored. Someone still needs to know that the payment is due. When funds are received, the commitment must be recognised as fulfilled. If payment does not arrive, the account needs to return to an appropriate workflow with the relevant history intact.

A commitment is an expectation. A payment is a completed financial event.

The gap between those two events can become an operational weak point. A promise may sit inside an unstructured call note. Follow-up may depend on a collector remembering the date. Different teams may record commitments differently. A manager may have visibility into overdue balances but limited visibility into the promises that are about to become overdue.

None of these issues necessarily reflects a failure by an individual collector. They often reveal a process problem: the organisation has treated the acquisition of the promise as the end of an activity rather than the beginning of a new management responsibility.

A stronger operating model asks a different set of questions. What exactly was promised? How much? By when? Who owns the next action? Has the commitment been fulfilled? If not, what happened next? And is this an isolated missed commitment or part of a recurring pattern?

These questions define the purpose of a **follow-through process**.

Part 1: Capture — Turn a Promise Into a Defined Commitment

A promise has limited operational value if it exists only as a sentence buried in a call note.

For a commitment to support action, it needs enough structure to be understood by someone other than the person who obtained it. A manager reviewing the account should not need to listen to an old call recording, search several systems or interpret inconsistent notes simply to establish what the customer agreed to do.

At a minimum, the record of a commitment may include the account or customer reference, the amount promised, the agreed payment date, the date and time the commitment was made, the collector responsible, relevant payment context, any agreed next step and the current status of the commitment.

The objective is not administrative complexity. It is operational clarity.

If a customer agrees to pay part of an overdue amount by Friday, that information should mean the same thing regardless of who reviews the account. If a commitment is revised, the history should make the change understandable. If responsibility moves from one collector or team to another, the new owner should have sufficient context to continue the process without reconstructing the conversation.

A centralised collection system can help establish this consistency by giving teams a common place to record and review commitments. The value lies less in the act of storing information than in making that information usable.

> **A recorded promise becomes valuable only when the organization knows exactly how to act on it.**

Part 2: Track — Keep Every Commitment Visible

Once a promise has been made, it becomes a time-bound item that requires attention.

The collection team may need to see commitments due today, upcoming commitments, overdue commitments and those already fulfilled. It may also need to distinguish between full and partial fulfilment, identify broken commitments and recognise accounts where commitments are being made repeatedly without corresponding payments.

This is where visibility becomes operationally important.

A spreadsheet can record dates. A personal reminder can prompt an individual collector. Notes can preserve context. But when these mechanisms become the primary means of managing a large volume of commitments, visibility can fragment across people and tools.

The practical problem is simple: action may depend on someone remembering that action is required.

A structured workflow changes the working model. Automated reminders, due-date alerts, assigned tasks, commitment-status updates, account-level histories and manager dashboards can help make commitments visible at the point when attention is needed. Follow-up queues can also help teams organise work around accounts requiring action rather than relying entirely on retrospective searches.

The purpose of technology, however, is not merely to automate a reminder.

> **Its real value is to make the commitment visible at the moment action is required.**

That distinction shifts collection work from reactive chasing towards planned follow-through. A collector does not need to discover after the fact that a commitment was missed. The process can instead surface the commitment before or when a review is due, with the account context available to support the next decision.

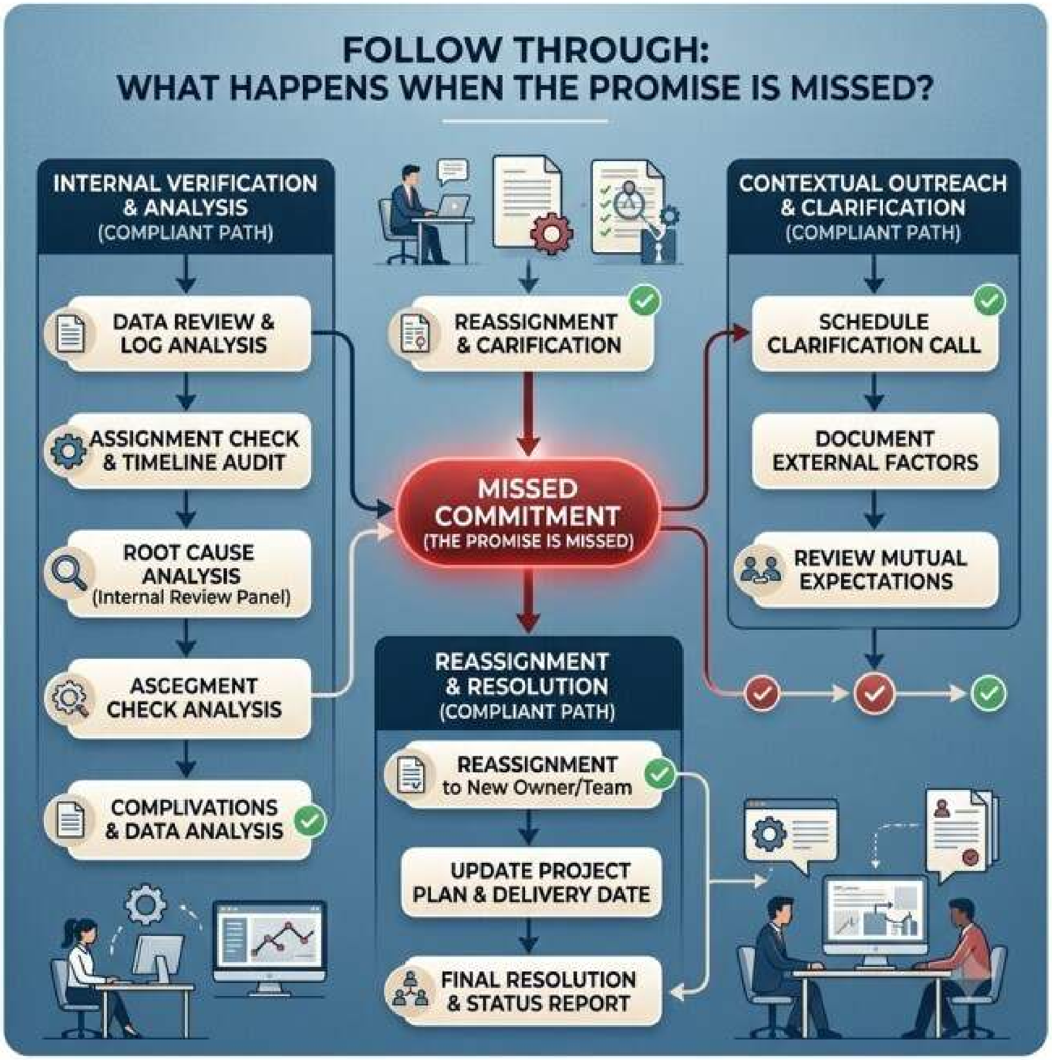
This is also where ownership becomes clearer. Visibility without responsibility can still produce inaction. A well-designed process should therefore connect the commitment to a person, queue or team that is accountable for the next step.

Part 3: Follow Through — What Happens When the Promise Is Missed?

The most important moment in the commitment process may be the one after the agreed payment date passes without the expected result.

A missed promise should not simply disappear into an ageing report or remain indefinitely in a list of old notes.

It creates a decision point.



The organisation may need to determine whether the payment was attempted but not yet reflected in the relevant system. It may need to contact the customer through an appropriate channel, understand whether circumstances have changed or review the account's previous commitment history. Repeated missed commitments may justify a reassessment of the collection approach or movement to another stage of the workflow, subject to the organisation's policies and the circumstances of the account.

The response should be structured, not automatic in the sense of being indiscriminate.

A missed commitment does not mean that every customer should receive the same message, the same frequency of contact or immediate escalation. Collection activity must remain consistent with applicable laws, regulations, communication preferences, dispute processes and internal policies. Requirements also vary by jurisdiction.

In the United States, for example, the Consumer Financial Protection Bureau's debt collection rules include restrictions relevant to communication practices, including limits intended to address excessive telephone contact and rules governing certain electronic and third-party communications.

Similarly, collection activity in Saudi Arabia operates within a defined regulatory environment overseen through applicable requirements and regulatory frameworks. The specific obligations relevant to an organisation can depend on its role, the nature of the credit activity and the applicable Saudi regulatory framework; those requirements should therefore not be treated as universal rules for every jurisdiction.

The operational principle remains broader than any one market: **a missed promise should trigger a defined review and next action, not simply another random reminder.**

A structured workflow might route the account for review, preserve the history of previous commitments and identify the appropriate next action according to the account's status and applicable rules. The next step could involve a follow-up, further verification, reassignment or escalation where appropriate.

What matters is that the organisation can explain why a particular action occurred and what information informed that decision.

> **The real test of collection discipline begins after the customer says, "I will pay."**

Part 4: Learn — Turn Promise History Into Collection Intelligence

Individual commitments matter because they create immediate work. Their longer-term value lies in what they can reveal when viewed collectively.

A collection leader may begin by asking a simple question: how many promises did the team obtain?

A more useful question follows: **how reliably did those commitments translate into actual payments?**

This requires a broader view of commitment performance.

Measures may include promise fulfilment rates, broken-commitment rates, the amount promised compared with the amount actually received, the number of repeat commitments, the number of missed commitments before escalation and the time between the promised date and the actual payment.

Teams can also examine commitment performance by collection stage, collector or account type. Account-level histories may reveal recurring payment behaviour, while collector-level patterns may help distinguish between performance issues and workflow issues.

For example, an organisation may discover that some accounts repeatedly make commitments without completing them. Another group of accounts may respond more effectively to a particular follow-up approach. Certain stages of the collection journey may produce a higher concentration of missed commitments. A manager may also find that a collector with weaker fulfilment outcomes does not necessarily need a higher activity target, but better workflow support, clearer account segmentation or additional guidance.

These are operational observations to investigate, not universal conclusions.

The point is to move commitment data beyond a simple activity count. A promise-to-pay field can become part of a wider picture of account behaviour and collection process performance.

> **Better collections are not measured by promises obtained, but by commitments managed through to a clear outcome.**

The Follow-Through Playbook

A stronger commitment process does not require every organisation to operate in exactly the same way. Collection portfolios, customer relationships, regulations and internal risk policies differ. The following principles provide a practical operating framework that can be adapted to those realities.

01 — Capture commitments consistently

Define the information that turns a verbal or written promise into an operational commitment. Amount, date, ownership, context and status should be sufficiently clear for another authorised team member to understand what happened and what is expected next.

Consistency matters because management visibility depends on comparable information. If every collector records commitments differently, reporting and follow-through become dependent on interpretation.

02 — Make commitments visible before they become overdue

A commitment should not need to be rediscovered through a manual search.

Use appropriate alerts, task queues, ownership rules and management visibility to bring upcoming commitments into view before the due date passes. The aim is not to create more notifications. It is to ensure that the right person or team can see the right commitment when a decision or action is required.

03 — Define the response to a missed commitment

A broken commitment should enter a recognised decision path.

The process should establish what needs to be reviewed, what context should be considered, who owns the next action and when escalation may be appropriate. It should also allow for circumstances such as disputes, attempted payments or changed customer situations.

Consistency does not mean treating every account identically. It means ensuring that different treatment is based on a defined process rather than on random variation.

04 — Measure commitment quality, not just collection activity

Call volumes and promises obtained can show activity, but activity alone does not explain whether the commitment process is producing meaningful outcomes.

Collection leaders should examine whether promised amounts are received, how frequently commitments are missed, where repeat commitments occur and how performance varies across stages and account groups.

The objective is to understand the quality of the commitments entering the process—and the quality of the follow-through that follows them.

Closing Thought: A Promise Is the Beginning of the Follow-Through Process

A successful collection conversation can produce a promise.

That may be an important step. But it is only a step.

The stronger collection operation is the one that knows what was promised, keeps the commitment visible, verifies what happened and understands what action should follow. It does not allow the commitment to disappear simply because the conversation has ended.

This creates a more disciplined operating model. Collectors spend less time searching for dates, reconstructing account histories or relying on memory. Managers gain a clearer view of commitments moving through the process. And the organisation can begin to evaluate collection performance not only by the activity generated, but by the outcomes that follow.

The goal is not simply to collect more promises.

> **The goal is to build a process in which commitments have ownership, visibility, follow-through, and measurable outcomes.**

Beveron Smart Debt Collection

For organisations seeking to bring greater structure and visibility to collection operations, **Beveron Smart Debt Collection** provides a practical platform to support centralised account management, collection workflows, follow-up tracking, commitment monitoring, task and activity management, alerts, reminders and collection reporting.

Technology does not turn a promise into a payment by itself. Nor does software eliminate the need for informed collection decisions.

Its role is to support the operating process: making commitments visible, preserving account context, assigning responsibility and helping teams follow through with greater consistency.

Build a collection process that manages commitments beyond the conversation.

Explore how Beveron Smart Debt Collection can help bring greater structure, visibility and control to your collection operations.

www.beveron.com | info@beveron.com