

Ready for better software. Held back by migration?

By Dylan de Blieck, Co-Founder of FinView.

Moving to a new debt collection platform should open the door to greater efficiency. Too often, however, the complexity of existing cases keeps organisations tied to the software they want to leave behind.

The business case is clear: less manual work, better automation, clearer reporting, and more accessible self-service. Then the migration conversation begins. What happens to years of case history? How do you transfer cases with multiple payments and financial adjustments? What about fees already invoiced to clients? And how do you move a payment plan that has been running successfully for years?

These questions can turn an exciting software decision into a prolonged operational compromise. FinView supports the migration of financially active cases and running payment plans, helping agencies bring existing portfolios into their new way of working.

Two systems. Twice the friction.

A common workaround is to put new cases into the new platform while leaving existing cases in the old one. The intention is to phase out the legacy system as those files close. However, a long-running payment plan can keep a case open for years.

What was meant to be a transition becomes an ongoing arrangement, with two software packages, separate workflows, fragmented reporting, and employees switching between environments.

Existing portfolios remain outside the improvements that justified the investment in the first place. The organisation has bought better software, but only part of its operation benefits.

A case is more than an outstanding balance.

Importing a debtor, an invoice, and a remaining balance is only the beginning. An active collection case carries context, including correspondence, commitments, disputes, notes, and a record of actions already taken. When that history cannot be transferred meaningfully, employees still need the old system to understand the case.

Financial history adds another layer. Payments may already have been allocated, interest and costs applied, adjustments recorded, and funds settled with creditors. An agency may also have invoiced its client for work or fees associated with the case. The new system must distinguish what has already happened from what still needs to happen.

A balance alone cannot explain those relationships. Poorly handled migration can create reconciliation work, duplicate charging, or uncertainty about which figures are authoritative.

A successful move requires continuity in the financial position, together with a clear understanding of the historical information available for transfer.

Financially active cases can move with you.

FinView supports the migration of cases in which substantial financial activity has already taken place. Agencies can move beyond importing untouched files and bring cases with existing payments and financial transactions into the new platform.

The objective is a seamless operational handover, allowing the agency to continue managing each case from its established financial position. Payments already received and transactions already processed form part of that position.

Where client invoices have already been issued, these need to be accounted for in the migration mapping, so that future processing respects what has already been billed.

This makes migration a practical route to modernisation for an existing portfolio. It reduces the need to leave financially complex cases behind simply because they are difficult to transfer. Reconciling the source data and validating the migrated position are essential parts of making that continuity reliable.

Keep the payment plan. Improve the process around it.

An established payment plan represents more than a schedule. It is an agreement that someone may have been honouring for months or years. The next instalment should remain clear, previous payments should remain recognised, and the arrangement should continue smoothly through the change of software.

The difficulty of preserving that continuity is one reason agencies leave running arrangements in their legacy systems. Restarting a plan, rebuilding it manually, or asking someone to agree to it again can introduce unnecessary friction into a process that already works.

FinView supports the migration of existing payment plans while they are running. The move is designed to preserve the agreed arrangement and continue its management in FinView, without treating the case as a new collection journey.

It also creates an opportunity to improve the support around the plan. FinView's configurable workflows allow agencies to build a more tailored reminder structure for migrated arrangements.

Communication can be configured around the existing instalment schedule and appropriate channels, with carefully defined follow-up when a payment needs attention. The agreed plan continues, while the process supporting it becomes more responsive.

Make migration part of the software decision.

When evaluating a new collection platform, look beyond how it handles a clean, newly imported case. Ask how it will handle your real portfolio, including cases with years of activity, multiple payments, client invoices already issued, and arrangements that must continue next month exactly as agreed.

The scope of historical data, financial mappings, and payment-plan continuity should be established before the move. That is how a software investment becomes an operational improvement across the portfolio, rather than a new system sitting beside an old one.

FinView helps organisations move financially active cases and running arrangements into a connected collection environment, bringing the benefits of automation to the work already underway.

Ready to move forward with your existing portfolio? Talk to FinView about migrating your active cases and payment plans.

Discover FinView at finview.ai.