

Ms. Mariam Santrosyan

Head of Debt Collection Department, Attorney

Delex Law firm

New Brand of Concern-Dialog CJSC

Specialized in Debt Collection



Delex
By Concern Dialog



Results Matter

EDITOR'S NOTE

Mariam Santrosyan joined “Concern Dialog” law firm in September 2016 as Junior Associate. Later she was upgraded to the position of Head of Ongoing Monitoring Unit. Now she is the head of debt collection department.

From 2009 to 2013 Ms. Santrosyan studied at Yerevan State University, Faculty of Law and obtained a Bachelor's degree,

From 2013 to 2015 made her Master's program.

She is a member of the Chamber of Advocates of the Republic of Armenia since 2018, <http://www.advocates.am/advocates/view/2533.html>

COMPANY'S BRIEF

CONCERN DIALOG Law Firm was established in 1998 as a company for the provision of litigation and representation services mostly for individual clients. Starting from 2002-2003, the firm developed services for corporate clients. Although it is a formal Corporation, it is perhaps the first company in Armenia that has implemented Partnership principles (non-formal) of decision making. In addition, the firm is completely employee-owned.

At present, the firm provides services of both litigation / representation and legal advice. At the same time, we believe that specialization is crucial for providing high-level services, and therefore we limit our major practice areas - see the list of our services <http://dialog.am/en/services/view/service/355>

As mentioned above, we continue to provide litigation / representation services in Armenian courts and during arbitration, and litigation practice is still one of the major practice areas of the Company.

Besides general business law, we specialize in the regulation (including telecommunications law) and legal issues of energetics (including tariff regulations).

Q: Ms. Santrosyan what's your story? Please tell us about yourself. How did you get to where you are today career-wise?

A: I graduated from Yerevan State University (YSU), Department of Law. I am a practicing lawyer. I'm leading the Debt Collection Service at Delex Law firm.

I joined the Concern Dialog law firm in 2016. After completing my master's degree at the YSU I was looking for a job and came across the announcement for a junior lawyer in the collection team of the firm. I believed it could be a good

opportunity, as the firm already was one of the biggest and highly reputable law firms at that time. I applied for the position, went through a very competitive recruitment process and was happily selected to join the firm and start my successful journey with it. Shortly, I was promoted to the Head of the Negotiations Team, and in August 2019 I was promoted to the position of the head of the Debt Collection Service.

Q: Ms. Santrosyan how did the rapidly changing scene of COVID-19 change the organization's and your department's workflow?

A: Due to COVID-19, the nature of the work of the debt collection team has undergone quite a few changes, as our work involves close daily cooperation with the debtors, as well as interactions with the courts and compulsory execution service.

The firm immediately switched to a remote work practice to ensure the health and safety of its employees, using different online communication platforms (e.g. exchange via WhatsApp, Viber, Telegram, in addition to email, as well as other electronic solutions) for meetings and negotiations. Also, further improvements in procedures were introduced, which allowed in the few cases where in person visit was a must, to manage the process within one visit, instead of several visits.

Besides, thanks to the Supreme Judicial Council's direction we adapted our operation to an electronic document circulation process, sending the documents to the courts electronically and following them up online.

The Fall War 2020 was and still is another challenge, as the whole nation was saving and transferring the savings to the different funds and to assist the army and volunteers. On another hand, the clients also needed to get the debt owed to them for their financial good standing and the stability of the economy. I can consider being happy that practically all the clients in some cases with our assistance have developed some special approaches to the situation (including forgiving penalties, opportunities to extend timetables, etc.), which made it possible for the team to fulfill their task.

In general, I believe we managed to address the 2020 challenges and meet the expected results. Moreover, during this period we managed to gain two more major new clients, and now extensively are processing their cases, and I am sure we'll manage to clear their backlog before the end of the year.

Q: Ms. Santrosyan how is the legal services sector changing and how do you see the Delex adapting to those changes?

A: The legal profession was considered one of the most conservative ones. But even that is changing rapidly, and the change is accelerating constantly. Earlier, one had to have printed legislation, now practically everyone is using online resources such as arlis.am. The court cases were not mostly accessible, now datalex.am has a good search mechanism.

During the COVID-19 pandemic, the Supreme Judicial Council has adopted several recommendations, allowing online hearings (we never had yet, but it is to



come), as well as to allow sending the documents via email. E-justice systems are being developed and extended constantly. At the moment we are working to integrate our internal documentation system with the e-justice system of electronic filing of payments orders being tested in Yerevan court for the first instance.

Compulsory electronic system improvements are taking place constantly. If earlier one had to constantly call or visit to check the status of processes, now many of them can be followed on their official webpage. The same is with the status of the court cases to be checked on datalex.am.

Artificial Intelligence (AI), blockchain and other emerging technologies also change the way lawyers work worldwide, but they are not yet part of the Armenian practice. I am sure shortly those will be implemented here as well.

To be able to cope with those changes, Delex tries to be one of the first to implement the solutions. For example, in 2010 when the debt collection was something completely new to the Armenian market, Concern Dialog started the development of the first software solution, which was updated to up to version 8, and was abandoned in favor of a completely new more sophisticated software which is now being used and further being improved every week.

In addition to the technological changes, the perception of the legal services in Armenia are changing as well. If several

years ago it was enough to be a lawyer (in very few cases the clients would be asking on the specialization), now the specialization and relevant positioning is very important. That is one of the reasons, the firm has decided to establish a new brand name for the debt collection service – Delex law firm – to stress the specialized nature of the service and to position it separately from the other services of the Concern Dialog law firm, which is usually seen by the potential clients as a firm capable of solving very complicated, sometimes never-before-solved issues, as well as for complex, high-value transactions, court cases and arbitrations.

Working under the new brand name Delex, will allow us to showcase the specialized service, to advertise to new possible clients, and to be perceived as a focused debt collection boutique service.

Q: Ms. Santrosyan what steps have you taken (technological or otherwise) to streamline the Debt Collection Department's practice? How did the digitalization help in your field or made things harder?

A: Delex's debt collection services are provided through a special debt collection software designed to process and coordinate a large number of cases on all phases of the collection – from initial calls, judicial processes, enforcement and other relevant legal and soft collections procedures. The software allows us to send an unlimited number of claims (usually, that makes around 50 and more

claims per employee per day) per day, and afterward to follow up each and every case via automatized reminders and alerts.

During the work, we learned that one of the main complaints of the clients from the debt collection service providers is the absence of the ability to timely provide reports and information on the status of the cases. As the whole process in Delex is done within the software, all the data is stored there. If necessary, the client is provided with access to software, which in turn ensures full cooperation with the client, all the tools necessary to control and oversee our work, as well as to generate necessary reports.

In addition to that, we are in process of linking the database of our collection software with the Datalex.am information system, which will allow us to have fully up to date status information before the court notifications will reach the firm, or before the employees will fill in the data while checking the status after the pre-defined time has passed but the document has not received).

Another improvement underway is the full integration of the call center software to the e-doc system, which will allow the call center specialists to undertake more calls during the day and more targeted ones. We aim at 250 effective calls per team member per day, which requires us to improve the integration and calling techniques and to implement some limited AI capabilities within the system.

Based on the Company's experience accumulated over the years, an electronic system(s) has been developed for relevant processes and document management and are regularly updated. Unique approaches have been developed to analyze different problems and solve them. All these upgrades of the software, as well as improvements of the internal procedures, allow us constantly to improve the quality of the debt collection service, and namely to shorten the time of the factual collection of the debt, as well as to decrease the chance of human-related mistakes, or at least to find and eliminate those at a very early stage. Quality assurance is one of the important parts of the service.

Another major improvement at the time of implementation was the Fee Arrangement. We were one of the first firms to provide service exclusively based on the result. Back in 2010, the firm offered to the client to receive a fee (percentage) from the factually collected amount, rather than a processing fee, hourly fee, or fee for winning this or that stage. Now, this has become standard, but still one can meet companies requesting additional payments for processing or for winning

a case or for other activities short of the physical receipt of money by the client.

The mission of Delex Law firm is to release the client (the creditor) from various problems in the debt collection process, from data processing to the recovery of the collected debt to the client, while maintaining the client's reputation and goodwill, and to charge the client from the value created, that is the money physically recovered.

Q: Ms. Santrosyan, recently Concern Dialog received the highest score of 10 by Top Ranked for both Banking & Finance and General Business Law fields in the Armenian legal market. How does this achievement promote the firm's professionalism in international law firms?

A: Concern Dialog law firm was and is known for the highest standard of services. This effort is noticed by practically all the major ranking firms: Legal500, Chambers and partners, Benchmark Litigation, IFLR1000 and now TopRanked. We also expect the ranking results by Pravo.ru 300 International, Who is Who legal arbitration and some others.

Delex Law Firm is committed to the same level of service, as although under a different service mark, the firm, traditions, quality control is on the same high level. All these recognition and rankings are obliging and rewarding, as those rankings are based on the feedback by the clients and the colleagues, and we try to give back to the legal society, by sharing our knowledge and skills, investing in state-owned e-justice solutions, working with the stakeholders to improve the overall level of the legal services in Armenia.

Q: Ms. Santrosyan what would you change about your department's work if you could?

A: As mentioned above, in the Delex Law Firm, the new brand of Concern-Dialog CJSC, we are following Kaizen philosophy/methodology, which means we are constantly changing the products and processes. This is a path to constant improvement, and we try to eliminate additional procedures, steps, and to improve the remaining ones, including where possible by automatizing those. And all those changes are implemented not only from top to bottom proposals but also from the bottom up. All the employees are encouraged to suggest any improvement to their work, which is being meaningfully discussed and many of those are being implemented.

Besides, we are running continuous training of the different teams for legal and soft skills development and further encourage and motivate the team to show better results.

I think Delex does not need any dramatic changes, and if we keep up the phase with the chances via constant improvement, I am sure we'll be able to deliver always up to date services to our clients.

Q: Ms. Santrosyan what do you wish the AmCham business community in the new reality of the current world?

A: I wish both AmCham Business Community and Concern Dialog and Delex to expand in their field of operation by involving new partners and keeping their leading role despite all challenges. We do wish mature fruitful cooperation for Concern Dialog and the AmCham business community in general.

