

Collection Center Technologies
Best Practices

What Can Collection Center Technologies Do for You?

Improve Right-Party Contacts
Build Productivity
Increase Debt Recovery
Grow Your Business

Best Practices: Collection Center Technologies

Today's market offers a number of challenges to collection organizations, whether they are first-party merchants, third-party agencies, or collection law firms. The industry is reacting to the combination of continued economic weakness, increasing competition and consolidation, massive regulatory burden, and evolving legal requirements by embracing new approaches and new technologies to improve efficiencies, boost recovery rates, and beat the competition.

Noble Systems Corporation grew directly from the call center business. Ever since we began building call center technology products in the mid-1980's, Noble's first-hand experience in operating our own centers has been the driving force behind our solution development. We truly understand the challenges that centers face in managing their daily activities.

The very first Noble® platform sold was developed for a collection environment. Since that time, Noble Systems has become one of the most respected technology providers in the Contact Center industry – and specifically for Collection organizations – by providing a complete, integrated communication platform. Over one-half of our client base uses the Noble Solution to manage their collection activities, for both first-party in-house groups and third-party agencies. Over the years, we have maintained a close relationship with industry groups such as the ACA, CBA, HFMA, MDHBA, NARCA, and others, not only by speaking and exhibiting at annual conferences, but also by having their representatives appear at our own users events.

And we will continue to lead the industry. Noble is continually expanding our intellectual property and strengthening our market presence with the addition of complementary brands and products from companies that share our core market strengths and corporate philosophies that focus on innovation, people and service. We have extended our technological capabilities to offer best-in-class Unified Communications, Business Process Management and Analytics and decisioning tools that help our clients identify and execute industry best practices throughout their collection operations.

Some of the largest and most respected firms in the collection business have made Noble Systems their contact center technology partner. Contact us to receive your FREE business assessment and to learn how Noble can help you grow your business and increase your debt recovery. You will discover why we say: Noble Systems does more, we do it better, and we do it for less!

As the Collection industry continues to grow, it faces new challenges from globalization, regulations, lawsuits, consolidation, digital media, new contact channels & a focus on the customer experience.

Table of Contents

State of the Collection Industry

Essential Technologies for Collection Centers

- Right-Party Contacts
- Blended Collectors
- 'Virtual Collectors'
- Call Recording
- Real-time Management Tools

Award-Winning Collection Center Technologies

- Desktop Integration
- Data Security & Compliance
- A Single, Unified Platform
- Account Ownership & Management
- Reliable & Open Environment
- Customer Interaction Analytics
- Workforce Management

Collection Center Technologies from Noble Systems

Real-World Results from Technology Users

Get to Know Noble Systems

State of the Collection Industry

The U.S. accounts receivable management (ARM) industry, which includes approximately 4,100 companies, has been growing at a compound annual rate of roughly 4% since 2000. One of the driving forces behind the industry's growth is the increase in consumer, business, and government debt. Consumer household debt doubled in the 2000s. And while the rate of debt growth is slowing, economic conditions signal a continued focus on consumer debt. Mergers and acquisitions are also reaching historic levels, as smaller agencies are over-taken by larger companies using technology and business systems to achieve economies of scale.

Globalization is also affecting the industry, with companies choosing between offshore and nearshore operations. The increasing mobility of consumers and the growth of contact channels offer additional challenges.

Regulatory compliance is a massive and escalating issue for all contact centers. At the local level, states and cities are enacting their own unique regulations, restricting or limiting the number of calls, the destination of calls (at work or to cell phones), and the channels used for contacts (such as prohibiting using social media to contact debtors).

First party clients also face a more demanding regulatory environment than ever. The Consumer Financial Protection Bureau (CFPB) brings a new and yet unknown regulatory challenge, and the Federal Fair Debt Collections Practices Act (FDCPA) and Telephone Consumer Protection Act (TCPA) continue to require changes to operating practices and policies.

These new, more complex federal, state and local laws, regulations and requirements are driving an increase in regulatory enforcement and debtor lawsuits. Growing communication channels and methods challenge the traditional tools for contacting debtors, and new technologies help reduce overhead and increase cost efficiencies.

As more and more creditors mandate fewer contact attempts to avoid lawsuit exposure and reputational risk, collection organizations are seeking solutions that maximize customer contact productivity through better targeting and analytics while being sensitive to and compliant with the regulatory environment.

Some additional ARM market statistics:

- > The US ARM industry revenues grew from \$5.5 billion in 1996 to an estimated \$12.8 billion in 2012.¹
- > US businesses placed \$150 billion worth of debt with collection agencies in 2010.²
- > US collection agencies recovered \$54.9 billion in debt in 2010.³
- > Healthcare related debt is now the leading category, accounting for more than half of all debt collected in the industry. Credit card/financial debt has fallen to second with 20%. Utility/telecom, student loans, commercial and government debt each make up less than 10% of debt collected.³
- > A record-breaking 11,811 debt collection lawsuits for FDCPA violations were filed in 2011, up from 9,300 in 2009 and 4,400 in 2007.⁴
- > The US ARM industry employes 450,000+ collectors and is expected to grow at a rate of 19% between 2006 and 2018.⁵

Sources:

¹ US Debt Collection Agencies: an Industry Analysis (2012, Marketdata Enterprises)

² Debt Collectors: Struggling Economy Brings Ups and Downs for Business, Sep 2011, The Huffington Post

³ The Impact of Third-Party Debt Collection on the National and State Economies, 2012, ACA and Ernst & Young

⁴ WebRecon.com

⁵ Occupational Outlook Handbook, (2010-2011 edition, Bureau of Labor Statistics)

Essential Technologies for Collection Centers

Today's market offers a number of challenges to collection organizations, whether they are first-party merchants or lenders, third-party agencies, or collection law firms. The industry is reacting to the combination of debts stagnant economy, high unemployment, increasing competition and consolidation, massive regulatory burden and evolving legal requirements by embracing new approaches and new technologies to improve efficiencies, boost recovery rates, and beat the competition.

Collection centers have traditionally focused on the best use of their resources and making the most right-party contacts. That has not changed. What has changed is that people no longer answer the phone the way they used to; as a direct result numerous tools and solutions have emerged to address this issue. Automated dialing and inbound processing have replaced manually dialing phones or answering calls and then figuring out who they should go to. Self-service tools are growing in popularity and functionality. Analytics solutions and information-based decision making is replacing manual and judgmental business process. Significant recent advances can put companies using products that are just three or four years old at a disadvantage in light of new regulatory codes and emerging technologies.

Collection call centers in today's market are interested in doing more with less to build efficiencies. Most technology vendors agree that the collection market is more educated and more open to using technology than they were just a few years ago. Key among their needs are finding integrated solutions to help improve productivity, use resources more effectively, improve the customer experience, monitor performance and right-party contacts, enhance the debtor activities, preserve existing investments, provide responsive support.

The following pages outline how some collection organizations have solved their business problems with advanced technology solutions.

- > Right-Party Contacts
- > Blended Collectors
- > 'Virtual Collectors'
- > Call Recording
- > Real-time Management Tools
- > Desktop Integration
- > Data Security & Compliance
- > A Single, Unified Platform
- > Account Ownership & Management
- > Reliable & Open Environment
- > Customer Interaction Analytics
- > Workforce Management



Right-Party Contacts Increased Talk Time

Making sure that your collectors are talking to the right people is one of the single most significant factors in achieving debt recovery goals. Automating the dialing process with a high-performance dialer is only the first step. A flexible dialing solution, with the ability to operate in multiple dial modes – such as blended inbound and outbound, predictive, preview, and ‘dial now’ – can be more beneficial than a basic ‘power’ dialer, offering more features to help you manage the dialing process and make better use of your collectors’ time.

Debt Recovery Firm

Need: Replacement of an older PBX/Dialer to gain functionality and performance.

Solution: A new integrated solution to increase productivity, performance, and revenues with a system that fits its existing environment. The firm is making 3 to 4 times as many calls, using the same number of collectors. Connect rates are higher and connect times are faster.

Nationwide Collection Agency

Need: An automated dialing system to improve collector productivity and increase volume.

Solution: An outbound dialing platform with blended inbound routing. Managers select pacing methods for each campaign and screening of ‘bad’ dials allows collectors to spend more time on the phone with the right people. The agency has experienced a ten-fold improvement in right-party contacts.

Leading Telecommunications Provider

Need: Improve the productivity of their blended call center staffing and increase right party contacts

Solution: Deployed a best time to call solution along with advanced campaign management to enhance its call targeting and optimized outbound schedule. This solution boosted right party contacts 15 to 30% and improve agent efficiency by more than 8%.

Intelligent voice detection and special instruction tone (SIT) screening are the next step to increase collector talk time. Automatically screening calls for busy signals, no answers, line issues, disconnects (both temporary & permanent), or answering machines removes ‘bad’ attempts from the queue and passes only live contacts to collectors. More sophisticated dialers can also recognize Telezapper® and Privacy Director® type devices. The industry average for answering machine detection is 75 – 80%. The best solutions use advanced voice detection to provide a superior level of recognition, with detection rates of 90%+.

Call pacing control for the predictive dialer is also an important consideration. The system should offer a variety of options for pacing which can be assigned by campaign to help meet the goals for each individual program. For example, a program may target either the average collector wait times between calls or the average hold time for callers. Managing programs by drop rate can help centers meet nuisance call guidelines.

For any proactive communications, success is measured by the ability to connect with, and get a response from, a customer worth contacting. Companies today can leverage predictive analytics to determine the probability of connecting to a customer and the probability that each contact successfully converts (ie, to a payment or sale). Operations benefit as outbound agents spend a higher portion of their time on the most valuable customers to each segment of the business – customers with high revenue potential or high risk of loss or attrition – and achieve higher contact and conversion rates.

Blended Collectors Inbound & Outbound Processing

Blended solutions help collection organizations increase collector productivity by reducing idle time. Collectors assigned to inbound-only campaigns may have a lot of downtime while waiting to receive incoming calls. By 'blending' collectors, they can make outbound calls between inbound calls to maximize their talk time.

Many vendors talk about using blended collectors, but may require them to log-off of an inbound program and log-in to an outbound program before they can make outbound calls. A 'true' blended solution performs the blending function automatically, so that collectors can be assigned to both types of programs simultaneously, and collectors are moved between programs seamlessly based on demand. The system automatically manages call volumes and blended collectors, without requiring them to log-off of one program and log-on to another.

Adding Integrated Voice Response (IVR) functionality allows automatic call routing based on account characteristics or balances to self-service menus or to specific collectors based on skill levels. For example, a low-balance account might be routed automatically to an auto-payment option, while an older or higher balance might go to a collector with a higher rate of promises-to-pay.

Companies that already own a PBX or Switch can look for vendors who offer call blending by integrating with the existing equipment. This is generally referred to as 'CTI Blending'. The CTI blending solution should offer unlimited options for blending, so that users can define their own custom formulas and blend calls based on any combination of service level statistics or date and time variables. This gives the manager full control over collector utilization, resulting in maximum collector productivity.



Debt Recovery Firm

Need: Call blending to improve collector productivity.

Solution: A dialer that interfaces with its phone architecture to perform outbound dialing with inbound call blending. Collector productivity has increased dramatically with the blended solution. When collectors are not on an inbound call, the dialer sends them an outbound call. Instead of waiting in between incoming calls, the collectors are always kept busy.

Healthcare Collection Company

Need: Support blended contacts using the dialer and an existing Nortel® switch.

Solution: A contact center solution with CTI-based blending. Customer service representatives can work on outbound contacts to assist customers with healthcare accounts while receiving inbound calls on those same accounts. With full call statistics for inbound and outbound programs, the company can better manage its workforce.

Vacation Ownership Collection Group

Need: Replace an outbound dialer to increase campaign flexibility and improve performance.

Solution: A blended inbound/outbound solution to replace an outbound-only system. The platform integrates with the group's existing PBX environment utilizing an option for multiple ACD management. Outbound call volume has increased by 83%, and with integrated inbound services, the group has seen an overall increase in delinquent dollars collected.



'Virtual Collectors' 'Collector-less' Messaging Programs

A combination of automated features and collector tools helps companies improve debtor relationships. IVR, text-to-speech, automated outbound messaging, and payment processing are used to create 'virtual collector' programs. The 'virtual collector' campaigns call debtors, verify their identity, and ask them to take action – all without involving a live collector. Debtors using the auto-resolution technology often end up making a higher average payment, because the computer does not negotiate (whereas a live collector may offer a lower payment option) and because the 'stress' level is lower (since the debtor knows they are talking to a machine and not to another person).

While many companies are "outsourcing" these types of programs, progressive collection firms are managing 'collector-less' programs in-house with more control, greater flexibility, and lower cost.

Leading Collection Firm

Need: Increase the efficiency of dialing low-yield accounts.

Solution: An automated messaging solution using IVR and TTS features that integrated into the dialing platform. The 'virtual collector' programs have become a crucial part of the firm's call strategy; collector-less outbound collection calls are used for low-unit yield business, where it is too expensive to use live collectors. The system calls debtors and plays a recorded message, filling in personal information and offering the opportunity to make a payment automatically. The platform is also used on an inbound basis for call overflow.

Global Receivables Management Group

Need: Improve RPCs and implement an in-house automated messaging solution.

Solution: An internal outbound messaging system to replace a third-party service for improved program management, resulting in reduced costs and improved efficiency. The system also screens live contacts to verify identity before passing calls to collectors, increasing right-party contacts.

Premier National Banking Organization

Need: Improve list penetration and maximize collector resources during peak hours.

Solution: 'Virtual Collector' tools with IVR and TTS to leave personalized messages on answering machines during peak calling hours, freeing its collectors to focus on live calls. During high-volume periods, the Bank has found that 8 text-to-speech licenses can manage the workload equivalent of 15 full-time employees.

Call Recording Quality Assurance & Compliance

Call recording is important to collection organizations for a variety of uses, from promise-to-pay verifications and resolution of debtor disputes to quality assurance and collector training. Digital recording offers high-quality files of conversations and video playback allows you to measure the effectiveness of your agent workflows and make changes where necessary. An integrated solution provides built-in call recording functionality for voice and screens without the expense of paying for each individual conversation that is recorded.

The call recording system should offer flexible configuration options by campaign. For example, can all calls be recorded? Can calls be recorded only for specific campaigns? Can portions of calls be recorded – such as if a debtor promises-to-pay? Can the recording begin automatically within the script or can collectors initiate the recording at the touch of a button? Can screens be recorded and matched to the call audio?

Storage of the recordings and the ability to retrieve files quickly and easily are also important. Are the files in a format that can be compressed for efficient handling? Can they be emailed as .wav files or archived to DVD? Single sites with high recording volumes and multiple sites with the need to consolidate files may benefit from a separate device for archiving and organizing files. Intelligent queries allow you to search for recordings by criteria such as collector ID, debtor name, phone number, address, call status, archive date, etc.

Recordings can also be used with Interaction Analytics applications to support automated analysis of every phone call – not just a small amount that your QA agents can get through – to look for keywords or phrases that can help you identify trends, signal areas for training, and improve customer satisfaction.



Debt Recovery Firm

Need: Record calls for verification and training.

Solution: A collection center solution with built-in digital call recording, allowing the firm to record 100% of outbound and inbound calls to show clients both sides of the conversation. The recordings help verify promises-to-pay and dispute potential debtor complaints. The files can be converted to .wav or .mp3 formats and emailed to clients for review. The firm is also able to archive the files and retrieve them on-demand. The firm's goal is to attach a debtor conversation to every single call.

Premier National Banking Organization

Need: Provide call recording on inbound and outbound calls for QA and dispute resolution.

Solution: An integrated digital recording system to record 100% of inbound calls. Management features allow the bank to exclude recording in states with dual consent laws on outbound calls. Recordings are sorted by category for quick retrieval and play-back. Recordings can also be played for attorneys in resolving debtor disputes.

Full-Service Multi-Site Collection Group

Need: Manage a high-volume of call recordings across multiple call center sites.

Solution: A digital recording system to record inbound and outbound calls at two different centers. The calls are used for training and quality control purposes, as well as for promise-to-pay verification and regulatory compliance. A separate server archives the recordings from both sites for centralized file access and management.



Real-time Management Tools Reporting & Monitoring

Knowing what is going on in your center is crucial to managing programs effectively and to getting the best results. A package of real-time reporting, monitoring, and management tools gives you complete control of your applications with access to information on collectors, lists, scripts, campaigns, phone lines, resources, and more. With on-line collector and group views, wizards to lead managers through common administration functions, a library of standard reports, and custom query-by-example tools, call center solutions can offer superior program and center management. Remote and Mobile administration features allow managers to access the system from the call center floor or from outside of the center view statistics and make program changes.

Systems also should provide the ability to monitor collector conversations for both voice and screen. 'Listen', 'Coach', and 'Barge' methods should be supported. In Listen monitoring, the collector does not know the manager is listening to the call. With the Coach mode, the manager can speak to the collector, but the debtor can not hear the conversation. And, in the Barge method, the manager can speak directly with the debtor. Voice monitoring should be accessible from a manager workstation, from handset on the center floor, or even from a remote location. Managers should also be able to view the collector's desktop and watch the keystrokes from a manager station.

Programs that allow clients to monitor their own programs offer an added advantage for collection agencies. Using these Application-Specific monitoring features, agencies can provide permissions for a client to log-in to the system and listen to collectors working on their accounts. Security rights and password access limit the campaigns, time of day, and type of monitoring on a client-by-client basis. Some collection agencies charge for this monitoring service, giving them an additional revenue opportunity.

Analytics tools that allow companies to track past performance and results to predict future contact and conversion probabilities provide valuable insight for developing contact strategies and allow managers to make more informed decisions for managing campaigns.

Accounts Receivable Service Agency

Need: Monitor system and collector activities to improve efficiency and manage campaigns.

Solution: A platform that allows on-screen monitoring of campaign and account performance in real-time for both the dialer and the database. Managers can see wait, talk, and wrap times to quickly identify where collectors are spending the most time, helping them work more efficiently. For example, the agency found that collectors were devoting 12 - 14% of their days to after-call work, and were able to cut that time in half, freeing them to spend more time on live calls.

Healthcare Collection Company

Need: Tracking for inbound calls as well as outbound programs and more detailed reporting.

Solution: A solution with visibility for all calls, both outbound dialing and inbound volumes. The agency has more detailed management reporting, including call dispositions, collector statistics, campaign results, and activity levels for all programs. The company also has access to historical results. The agency can also pull data into an external collection application for further analysis and reporting. With the new information, the company is able to manage its workforce more effectively and to plan for the future.

Full-Service Multi-Site Collection

Need: Improve data and campaign management and enhance collector monitoring.

Solution: Real-time monitoring of voice and screen activity for its collectors, and real-time performance feedback on active campaigns. An open database design makes it easy to grab data, drill down for details, see results, and make improvements or adjustments to programs. With standard and customized reporting, the group has a dramatically better understanding of what works, why, and when.

COLLECTION
TECHNOLOGY
EXCELLENCE
AWARD

FROST & SULLIVAN

BEST
PRACTICES
AWARD

OUTBOUND DIALING SYSTEMS
LEADERSHIP AWARD



COLLECTION
ADVISOR



FROST & SULLIVAN

North American
Product Differentiation Innovation Award

Award-Winning Collection Center Technologies

Noble® Composer
Noble® DCMS
Noble® Enterprise Suite
Noble® Enterprise Cloud
Noble® Maestro
Noble® SIPhony
Noble® Mobile Solutions
Noble® WFM

Desktop Integration Unified Collector Environment

Collection agencies often serve a wide variety of client companies, each with their own unique program needs, requests, and requirements. Therefore, collection groups need access to script and application building tools that allow them to create customized programs and to make modifications to existing campaigns quickly and easily, without a lot of complex programming. Web-based desktops can further increase flexibility and reduce expensive licensing costs.

The demands of the current business environment and customer expectations make it crucial for collectors to have an expanded toolset for easy access to information. They may be required to use a complex combination of business applications and resources to do their jobs (CRM Systems, Collection Package, Skip Trace Tools, Payment Processing, Additional Backend Applications, Knowledgebases, Scripts, Websites, and more). With multiple log-ins and different processes for each individual application, navigational difficulties, copying-and-pasting or duplicate data entry, and searching through multiple systems with differing data, it becomes easy to see how collectors can feel overwhelmed. Add the use of emails, webchat sessions and voicemails into the mix, and the desktop becomes a puzzle for the collector to put together, rather than a seamless path that guides them through their tasks.

A unified desktop consolidates data from multiple sources into a single collector interface, making it easier for your collectors to be more productive. A platform with open design gives the flexibility to mix and match a variety of integration tools – including optional 3270/5250/VT100 emulation, custom dlls and executables, OCX and .Net development environments, & more – to build virtually any external package into your collector desktop. With this improved workflow, end-users commonly see 100-200% increases in collector *productivity*, eliminating manual collector look-ups and batch processing.



Leading Collection Firm

Need: Create new campaigns quickly and integrate with existing collection software.

Solution: A system with built-in campaign scripting and management tools, allowing the bureau to be very responsive to its clients and to fine-tune programs. User-friendly tools have reduced the amount of time it takes managers to build new campaigns from over 1 hour to only 10 minutes. The dialer interfaces with the firm's collection software in real-time to access debtor accounts and update information.

Financial Services & Mortgage Lending Bank

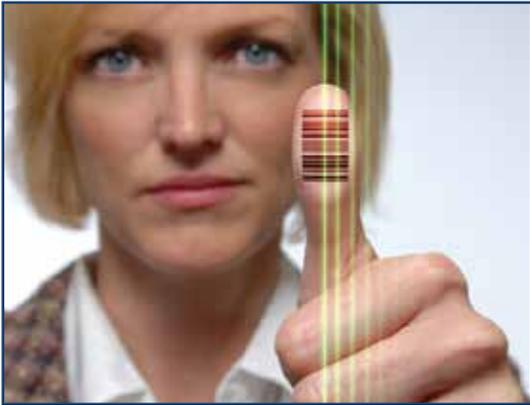
Need: Increase the flexibility to create new scripts and provide access to customer information.

Solution: An easy-to-use graphical application builder for managing campaigns. The Bank can customize campaigns and scripts for different needs. Debtor data is handled efficiently through integration to mortgage software, giving collectors instant access to view debtor information and to update call histories. The group merges multiple datapoints to build an efficient workflow, giving collectors faster access to the right information, easier system navigation, and streamlines processes to improve call handle times.

Third-Party Collection Agency

Need: Integrate with proprietary collection software and customize client programs.

Solution: A flexible platform to modify upload or download formats, change scripts, and create screens without complex programming to serve clients with diverse collection campaign needs. A unified platform to merge collector tasks in multiple applications into a single access point. Integration to collection software is performed via DDE to access and update debtor records immediately, eliminating batch processing.



Information Security Data Protection & Compliance

Data security and Compliance issues are two of the top challenges which collection professionals face today. Data is one of the most highly valued resources in a competitive business environment. Protecting data and controlling access to data – while maintaining its availability – are priorities in our security-conscious world. Increasing regulatory requirements are also helping to drive the need for securing data. From Sarbanes-Oxley, PCI, and FDCPA to newly proposed Federal legislation and State bills on data security, the landscape is constantly changing.

Identity & Access Management

Mobile Device Security

Security Management

Perimeter Security

Internal Security

Physical Security

Storage Security

Encryption

Organizations can benefit in many ways by protecting their data. The benefits can provide companies financial value, peace of mind, and investor confidence. The majority of businesses today have some type of security technology present within their organization.

There are many layers that make up and define Data Security. All of the layers need to work in parallel to provide protection for your company's data and the data you accept from clients. An important first step in taking control of information and helping to meet regulatory requirements is encrypting your collection center's sensitive data. Encryption is a powerful and widely used technology that helps protect data from loss and inadvertent or deliberate compromise.

The technologies businesses are using today are becoming more advanced. In addition to data encryption across the channel, other technologies include PCI-ready platforms, speech analytics, digital recordings, password encryption, encrypted data at rest, system hardening, and security over the wire (SSH, SFTP, VPN). Technology will continue to evolve to meet the changing demands of security needs.



A Single, Unified Platform More Features, Better Value

Many vendors in today's collection center market offer systems that are made up of individual products cobbled together. The results are often inefficient systems that are being forced together, sometimes losing some of the functionality of each separate piece. The training process can also be difficult, as managers learn how to operate all of the products.

A feature-rich, unified platform offers more built-in functionality and a better overall value. Solutions that are built from the ground-up using a common framework are already integrated, so no mapping or restructuring of data is required. A single application environment that manages all of the debtor communication process offers better performance, complete reporting, common management and collector interfaces, and features that are intended to work together.

Collection organizations considering a new technology purchase – or an upgrade of their existing system – should look for a vendor that offers a complete, integrated solution. The platform needs to have the flexibility to meet their changing needs and to grow as they grow, and not to box them into a limited system. Some of the features to look for include Predictive Dialing, Blended Inbound ACD, 'Virtual Collector' programs, Digital Recording, Interactive Voice Response (IVR), Monitoring, Real-time Reporting, Best Time and Channel to Contact, Multi-media, WFM, Analytics, and VoIP.

Enterprise campaign management can also automate and centralize the administration of calling campaigns by providing a real-time integration into multiple contact devices, such as automated dialers and automated messaging platforms. For larger companies with operating centers both onshore and offshore, platform capabilities can load-level workflow across multiple centers, and redirect call records from one group of agents or one center to another within minutes to address outages or changes in staffing.



Debt Collect & Post-Legal Services

Need: Increase collector connect time with debtors to combat non-productive telephony issues and to maximize the availability of data while keeping within a tight budget.

Solution: An affordable solution that includes outbound dialing, call recording, blended processing with switch integration, software interface, and real-time reporting. The solution gives the firm the tools to increase productivity, as well as powerful management features for better control of programs and instant access to data – all without a lot of 'hidden' costs.

Self-Pay Account Management Agency

Need: Implement a reliable, scalable, integrated solution for improved performance and to support program growth.

Solution: A unified platform for contact center programs. The agency has a blended inbound/outbound system that offers a predictive dialer with manual dialing features, ACD, digital recording, and an open database – all in a single solution. With one partner, the agency does not have to try to mix and match products from different vendors. The system gives the agency strong reliability to keep its business up-and-running and growing.



Account Ownership & Management Relationship Building

Account Ownership allows specific debtor accounts and records to be 'assigned' to specific collectors, essentially giving them management for the account, for both outbound and inbound activities. It is ideal for applications in which individual collectors 'own' accounts, enabling them to build quality, one-on-one relationships with debtors. Collector-owned accounts maintain the continuity of the customer relationship, and personalized service and account familiarity helps increase customer satisfaction and can improve payment performance.

Using account-specific dialing allows collectors to manage their dialing queues with preview 'dial now' features. When combined with an integrated system, collectors can easily view account details before the call is placed, to read notes from the last conversation and review recent activities. Incoming calls are also routed directly to the assigned collector to continue the relationship.

Multi-site Patient Services Agency

Need: Build relationships between healthcare patients and collectors to improve payments.

Solution: A blended solution with Account Ownership features. Collectors can manage their accounts to build customer relationships and to improve debtor satisfaction. The collectors enjoy using the system; it lets them do what they do best – finding solutions for patients and clients.

Regional Bank and Financial Services Group

Need: Provide account information to collectors for more efficient contacts.

Solution: A Preview Dial option with Account Ownership to give collectors time to review debtor information before placing the call. Collectors can control the pace of dialing and see recent activities on the account to ensure that each debtor receives the attention needed to get the best results.

Reliable & Open Environment Redundancy & Integration

Even with the best tools, your collection center cannot be productive unless the system is up and running. In today's competitive business environment, system downtime has costly consequences from productivity losses and wages paid to collectors who are not on the phones. Linux is a preferred choice of the world's best-known PBX and ACD phone systems for the real-time performance, reliability, and security required for a mission-critical telephony solution. Linux also offers an accessible, open-source solution, eliminating proprietary systems that can be difficult to operate and expensive to support.

Fail-over and redundancy tools help you preserve center up-time, maintain your database, and deliver continued productivity for your center in the event of a system issue. In the Enterprise environment, a replication solution often consists of a dual-application server configuration, where an Active Host supports the contact center during normal daily operations and data is copied to a Passive Host in real-time. The 'standby' server is 'on call', and in the event that the active server goes down, the backup server takes control so you can be back in production quickly. Archival solutions for voice recordings and reporting also offer flexibility for groups with large storage requirements or that need to consolidate multiple sites.

The collection center solution should also offer an open architecture that supports integration to share data with external systems. The solution should have the flexibility to interface with your existing environment while offering secure connectivity and real-time responsiveness. The system should utilize your current business processes, operational rules, collection software applications, databases, PBX hardware, and even your collector stations – rather than requiring you to make a completely new investment in their call center equipment or spend time converting your data.



Legal Collection Firm

Need: Manage a higher call volume and gain data stability.

Solution: A flexible, Linux-based system with the flexibility to integrate with existing equipment in a VoIP environment. The configuration includes a Replication Server for disaster recovery and redundancy as well as a Voice Archive Server for consolidation of call recordings from across the firm's multiple locations.

Business Funding Specialist

Need: Integrate with an existing account management system.

Solution: An integrated system that shares data directly with a SQL-based management program, so the group did not have to change the way it managed accounts. The platform also interfaces with an existing Nortel PBX and a call recording system, rather than adding on costs for replacement equipment.

Full-Service Multi-Site Collection Group

Need: Phone system integration

Solution: An open solution that offers a seamless, effective, and efficient interface to exchange data with the group's in-house systems. The platform integrates with a Siemens phone system and with the company's IBM AS/400 database.



Customer Interaction Analytics Data Mining, Analysis & Evaluations

Customer Interaction Analytics is one of the collection industry's fastest growing market segments. Analytics refers to the use of automatic methods to analyze contacts to gain intelligence that you can apply to improve your contact programs and customer service. Speech Analytics reviews call audio to extract useful information about the content or the speakers. Predictive Analytics uses past performance to determine the probability of future results.

Today's Speech Analytics solutions replace old lexicons and dictionaries that limited searches with new tools that use phoneme pattern-matching to execute searches on all words and phrases, including blended words, proper names, slang, code words, and non-standard grammar patterns. You can search large volumes of calls more quickly, and denote contextual and emotional relevance, to measure and analyze results. With Performance Evaluation tools, you can evaluate individual performance to learn whether your collectors are providing an appropriate level of service, who is excelling, and who needs more training. Real-time screening provides instant feedback that can help you respond to situations quickly, for an even better customer experience.

Contact targeting software solutions solve the question of "When to Contact" and "How to Contact" using Predictive Analytics to create optimal contact schedules – including the most appropriate channel and time to contact to get the desired outcome. The result is a substantial rise in agent productivity, more connect time, and growing revenue by prioritizing penetration rates and enabling high value strategies. The next step is creating an effective outbound call strategy using a List Management solution to centralize and automate outbound campaigns, list management and policy compliance, simplifying your dialing operation to ensure you meet goals and quotas despite staffing fluctuations while enforcing calling rule compliance. Data Analytics can also work together with Voice Analytics and Workforce Optimization tools to help maximize results, increase agent and customer satisfaction, help ensure compliance, identify and implement best practices, and more.

The business intelligence offered by Analytics can be used to focus on the four areas that are most likely to impact the overall organization: improving the customer experience, deepening your business and market intelligence, and improving operational efficiencies, and achieving compliance with the regulatory environment.

Workforce Management Staffing & Resource Planning

Workforce Management (WFM) is the art of having the right number of skilled people, and supporting resources, in the right place at the right time to meet the desired service levels for an accurately forecasted workload. WFM tools remove the guesswork from your collections center planning by carefully balancing the demands of business activities, staff requirements and your customers' service level expectations with efficient staffing levels – helping you improve customer service and gain a competitive advantage.

WFM is about striking an effective balance between business optimization and realistic efficiency, promoting staff satisfaction, and providing industry leading customer service. A workforce management solution may include some or all of the following pieces: personnel data management, schedule development, skills-based scheduling, availability management, intra-day management, activity planning, contact forecasting, collector forecasting, and shift optimization.

In its WFM White Paper, KPMG Consulting indicates that, on average, a quality WFM solution can reduce collector hours by 5% – 15%.



The benefits of Workforce Management include:

- **Reduced operating costs**
- **Optimized utilization of resources**
- **Achievement of performance targets**
- **Improved customer service levels**
- **Adherence to staff awards and conditions**
- **Leverage existing solutions**
- **Address employee sociability issues**
- **Strategic Planning for your contact center**

Today's collection centers
can benefit from
**increased efficiencies &
improved resource management**
with advanced debtor contact
technology solutions.

Collection Center Solutions from Noble Systems

Noble Systems Corporation is a global leader in collection center technology solutions, offering innovative products for Unified Communications, Business Process Management and Analytics. Since our founding in 1989, we have developed a proven track record of meeting and exceeding our clients' needs. Tens of thousands of agents at 4,000+ client installations worldwide conduct business using the award-winning Noble platform for inbound, outbound and blended multi-media communications.

Many of the industry's largest and leading organizations are partnering with Noble Systems to achieve more 'promises-to-pay' and to meet their goals. For more than 20 years, Noble Systems has continually proven to lead the industry with innovative, integrated solutions and award-winning functionality. We were the first vendor to offer an open, scalable, fully-distributed environment. We have introduced leading-edge technologies, including cloud-based and native VoIP solutions, Account Ownership for collections, advanced Preview Dial options, and the industry's most flexible CTI blending, and provide our clients with significant functionality in our Scripting and Desktop tools, IVR product, Call Recording and QA components, Data Security safeguards, Reporting and Management modules, and Compliance features, as well as integrating the newest technologies in Customer Interaction and Call Targeting Analytics and Workforce Management.

For companies that have selected Noble Systems' technology solutions, the difference in their business is measurable – from increased collector productivity, to improved efficiencies, to better management and reporting. We earn our clients' business every day by delivering results and performance to help them grow their companies and achieve their business goals. And, more and more organizations are choosing Noble to replace their under-performing or outdated systems. Collection centers are achieving anywhere from 10 – 100% improvements in productivity, resulting in higher collection returns.

We invite you to contact us to receive your FREE business assessment to review your current productivity and efficiency levels, and to learn how Noble Systems can help you grow your business and increase your debt recovery.

1 888 8 NOBLE 8
www.noblesystems.com

- " We are making three to four times as many calls using the same number of agents. Collector productivity has increased dramatically, and we have doubled our number of collections. Who would have thought the technology could be so different?! Our financial revenues have increased by almost 50 percent in just a few months! "
- " We have the best of both worlds – a full-featured dialer and seamless integration to our collection software for debtor accounts and reporting. The platform is a true outbound speedster, and it just does not go down. We are improving performance and contact rates are up. "
- " We have flexible deployment options and customization abilities to meet our needs. The built-in call recording and reporting features are added benefits. We are achieving answering machine detection in the 90%+ range. We use IVR & TTS for automated messaging programs with 8 licenses to do the work of 15 FTE's during peak hours. We are seeing definite staffing benefits and are reaching more borrowers per hour. "
- " We really like the management and flexibility of campaigns. Productivity has improved and we have better tracking of employee activities. The entire collection staff has a better attitude and loves using the system. "
- " Outbound call volume has increased by 83%, followed by an overall rise in delinquent dollars collected. Real-time monitoring with screen and coach options has been instrumental in improving our quality control. With customized reporting, we have improved productivity and efficiencies within the organization. "

Real-World Results from Technology Users

“ We have improved penetration, productivity, and efficiency with each project, and have increased revenues and collections. The real-time information helps us make real-time decisions to stay at the forefront of our industry. ”

“ Right-party contacts have grown significantly. We manage calling by area code and time zone to reach more debtors. We have increased agent productivity and improved managerial insight into our collector activity. The biggest benefit is collecting more for our clients and letting us meet or exceed productivity goals. ”

“ The technology is easy to learn and the stability and reliability are excellent. After just a few months on the platform, we were doubling—or more— our collector activities. ”

“ Their expertise in getting the most out of outbound calling campaigns has helped us achieve our productivity and revenue enhancement goals very quickly, so that we can attain our targeted return on investment. We are happy with the results we’ve achieved thus far and expect them to continue to improve. ”



Noble Systems
offers the industry's
***most comprehensive
and affordable***
debtor contact solutions.

 NOBLE SYSTEMS

Get to Know Noble System

Contact us for your
FREE Business Assessment
and let Noble Systems help you
grow your collections business!

1.888.866.2538
www.noblesystems.com

The technologies and methods contained in this document may not be applicable for all situations. For more information about our integrated collection center technology solutions, please contact us.

© Copyright 2013 Noble Systems Corporation. All rights reserved. No part of this document may be reproduced in any form or by any means without written permission from Noble Systems Corporation. Noble Systems, Noble, Amcat, Liberation, ShiftTrack and the n-logo are registered trademarks of Noble Systems Corporation. All others are property of their respective owners.

While every precaution has been taken to ensure the accuracy of the information contained in this document, Noble Systems Corporation assumes no responsibility for inadvertent errors or omissions. The information contained in this document is subject to change without notice. Noble is a continually evolving product suite. The information listed above is believed to be accurate at the time of printing. Please contact Noble Systems to learn more about the latest features.

The descriptions of solutions or services set forth in this paper are provided for informational purposes only. Some functionality may require purchase of specific products or services. In the event a customer purchases solutions and services from Noble Systems Corporation, the definitive agreement executed by the parties for the solutions or services engagement will contain the actual description of the functional design or services specifications to be provided by Noble Systems for purposes of that transaction.

Noble Systems Worldwide
+1 (404) 851 1331
info@noblesystems.com

Noble Systems Americas
+1 (404) 851 1331
info@noblesystems.com

Noble Systems APAC (Australia)
+61 (2) 8222 0500
info-au@noblesystems.com

Noble Systems EMEA (UK)
+44 (0) 161 772 7100
info-uk@noblesystems.com



www.noblesystems.com

© Copyright 2013 Noble Systems Corporation. All Rights Reserved.