

Collections & Debt Recovery

Increase Right Party Contacts, Improve Efficiency & Get More Payments...

Noble Systems offers powerful technology solutions for the Collection and Debt Recovery industry that can help you increase your right-party contact rates and streamline the communications process. Noble's unified solutions give you the tools to enhance the productivity of your collectors, save resources, gain more promises-to-pay, manage compliance, and improve your overall collection results.

- Increase Productivity with More Right-Party Contacts, Caller ID, Best Time to Call & Proactive Campaign Strategies
- Manage Multiple Programs Simultaneously, with Separate Workflows, Pacing, Lines, Agents, Lists & Data Capture Selections for Each
- Control Dialing Activities with 8 Separate & Distinct Pacing Methods, including FTC Compliance Settings
- Offer Advanced Options such as Skills-based Routing, Appointment Setting, Interactive Tools, Automated Messaging, Personalized Information, Self-Service Payments, Remote Users, VoIP & 'Virtual Agents'
- Improve Contacts and Maintain Compliance with Advanced List Management & Dialing Strategies to Target Specific States/Zipcodes with Timezone Management, Single & Dual Recording, and Wireless Number Dialing Solutions in a PCI-Ready Environment
- Manage Scripts & Applications with a Flexible Custom Development Tool and Integration to 3rd-Party Databases
- Improve Quality with Integrated Agent Monitoring, Digital Voice & Screen Recording, and Speech Analytics with Real-time Screening
- Create a Unified Environment for All Inbound, Outbound & Blended Contacts for Multiple Sites using a Centralized Management Portal and Omnichannel Voice, Email, & Web Services
- Keep Management Informed with Accurate Data, Agent Monitoring & On-Demand Real-Time Reporting
- Manage Regulatory Compliance for Do Not Call and Consumer Privacy and Protection Legislation While Maintaining Productivity with our PCI-Ready Platform, Data Privacy & Contact Compliance Tools

“Noble has been a **great enhancement** to our patient programs. We have **reduced collection costs** from \$9 using agents to \$0.25 with virtual campaigns. **Dollars collected have grown from \$120K to \$500-700K per month.** The system more than paid for itself within the first month alone.”

“We like **Noble's flexibility** to meet our needs. The **built-in call recording & reporting features** are added benefits. With **answering machine detection of 90%+** and **automated messaging using IVR**, we are seeing **definite staffing benefits** and are **reaching more borrowers per hour.** **Text-to-speech** allows us to do the work with **one-half of the FTE resources** during peak hours to free our collector resources.”

Collections & Debt Recovery Solutions

Build Productivity with More Right-Party Contacts

The Noble communications platform uses one of the industry's most advanced dialing algorithms and superior tone and voice detection to drive productivity rates. With 95%+ answering machine detection, and busy, no answer, and disconnect recognition, collectors receive only live contacts, instead of unproductive numbers. Multiple phone numbers per debtor, account ownership and preview dialing, best time to call, and multi-line dialing also help build contact rates.

Save Collector Resources with Personalized Messaging

Outbound messaging and text-to-speech tools help ensure that collectors are talking to the correct people. If the debtor is available, you can transfer the call to a collector; if not, leave an automated message with a return phone number. For more efficient service, the Noble Solution can be integrated with your existing collections software to provide account information and payment options and record contact results automatically, without requiring a collector.

Increase Debtor Response with Interactive Tools & Payment Options

Self-service menus allows debtors to respond immediately by entering a credit card number on the keypad for automated processing or getting an address to mail a payment. Or, they can choose to speak with a collector to negotiate a settlement and receive more account details.

Improve Debt-Recovery & Service Levels with Advanced Routing

The use of skills-based routing can increase your collection results by sending debtors to more experienced collectors first, as they are available. 'Tougher' accounts can be routed to more effective closers, and Account Ownership features allow collectors to 'own' specific accounts. Digital recording tools capture promises-to-pay for later verification and debtors

can be transferred as needed, without hanging up and dialing another number. Integration with collection software can automatically push the right details to the collector screen, eliminating manual lookups and streamlining workflows.

Create a Unified Environment for All Communications

Collectors can be assigned to handle outbound and inbound voice and non-voice channels at the same time, promoting increased efficiency. Dialing automatically adjusts to fluctuating call volumes while optimizing collector activity. Collectors can work one-on-one with debtors on assigned accounts via phone, email, or web interactions. Multi-session tools that allow agents to handle more than one interaction at a time help to improve service levels, efficiencies, and agent utilization.

Maximize Performance with the Dynamic Management Suite

Manage all of your collections activities with our comprehensive Management Suite. Designed in a user-friendly environment, our manager tools allow users to build scripts, control center resources, monitor real-time performance, and create custom reports, without requiring high-level IT experts. Our web-based reports and manager portal make it easy to stay on top of activities, no matter where your managers may be.

Manage Regulatory Compliance with Patented Technologies

Noble Systems has introduced an innovative, state of the art toolset for Legislative Compliance. Noble's compliance technologies include features, reports, and tools to help you manage your operations in accordance with telemarketing legislation and industry guidelines, including wireless dialing, ANI broadcasting, abandonment rates, calling hours, recording restrictions, data security, DNC registries, FTC, TSR, TCPA, PCI, HIPAA, Ofcom, ACMA, and more.

- Inbound & Outbound Contact Management with Advanced Omnichannel Queue Management to Reduce Inbound Hold Times
- 'Virtual' Collector & Debtor-Specific Messaging with IVR, Text-to-Speech & Automated Speech Recognition for Debtor Self-Service and Secure Payments
- Multiple Outbound/Inbound Program Management - run outbound and inbound in-production campaigns simultaneously
- Preview Dialing & Account Ownership, Skills-based Routing, Internal & External Call Transfers, Skip Tracing
- Best Time/Channel to Call & Proactive Campaign Strategies, Time-zone Monitoring, Multiple Numbers per Record & Callback Management
- Multiple Numbers per Debtor & Wireless Number Management
- Advanced List Management, Call Pacing Options & Timezone Controls by Program or List for Managing Dialing Strategies
- Digital Voice and Screen Recording & Speech Analytics with Real-time Screening & Scoring
- Customized Scripts & Collector Desktops/Workflows with Callback Management
- Pre-recorded Script Segments for Delivering Rebuttals, 'Mirandas' & Greetings
- Real-time, Onscreen Reporting with Up-to-the-second Data Accuracy
- Mainframe Integration & Unified Contact History, Seamless Collection Software Interfaces, Integration to Payment Gateways with Secure Web Services
- Speech Analytics with Real-time Screening & Scoring, Best Time to Call & Workforce Management with Real-time Adherence

ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in the customer communications industry, providing innovative solutions for Contact Center, Workforce Management, and Analytics. Tens of thousands of agents at 4,000+ client installations worldwide use Noble platforms to manage millions of customer contacts each day. Noble offers a unified suite of omnichannel inbound, outbound, and blended contact processing, strategy planning, resource management, and compliance tools for companies of all sizes. Our premise, cloud, and innovative premise/cloud hybrid platforms include ACD, predictive dialing, blended processing, recording and monitoring, IVR, messaging, interaction analytics, and workforce engagement. Call 1.888.8.NOBLE.8 or visit www.noblesystems.com.

Copyright © 2017 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, Composer, Maestro, the n-logo, Amcat and Liberation 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 SYSTEMS

CUSTOMER CONTACT TECHNOLOGIES

Americas: +1 404 851 1331 | +1 888 866 2538
APAC (AUS): +61 (0) 3 9008 1700
EMEA (UK): +44 (0) 161 772 7100
LATAM (CO): +57 321 646 2788

www.noblesystems.com