

# SUCCESS STORY



Apex Credit Management Limited is a rapidly growing credit management provider based in Stratford upon Avon. Established in 2000 as a specialist UK based consumer debt collection agency, the business is focused upon providing credit management services to the financial services sector; notably credit management, debt collection and debt purchasing services for motor finance, credit cards, personal finance and retail finance. Since its establishment, Apex has built up a solid client base including most of the major UK financial institutions and is now ranked within the UK's Top 10 Debt Collection Agencies.

One of Apex's corporate objectives is to provide exceptional service in terms of quality, technology and innovation. To achieve this goal, the business needed to invest in an automated contact system. Richard Furlong, Contact Strategy Manager, explains, "We were manually dialling and utilising an individual case ownership system that was not very productive. We had substantial growth plans and needed to invest in the technology to keep up with the business needs. Productivity was our main goal, as well as effective MI and call recording."

After reviewing a number of vendors and systems, Apex selected the *Contact Centre Suite (CCS)* from Noble Systems. "An independent consultant was brought in to screen the market and make the relevant suggestions to us in line with our requirements. Noble Systems came recommended. From personal experience, I have also worked with Noble in previous positions and found it very easy to use and effective," says Furlong.

Apex uses CCS to manage its collections campaigns with *inbound and outbound blended contacts* to improve collector productivity. Built-in *IVR* and *text to speech* help improve the routing of inbound calls and supports *outbound messaging*, as well as offer debtors the opportunity to make automated payments. *SMS* and *Email* help the business keep in touch with debtors through multiple media channels and integrated digital recording makes it easy to keep and recall records for compliance, quality control, notes of promises to pay, and training purposes.

Apex uses the *Noble IPBX*, which fits seamlessly with CCS for a unified telephony platform. CCS offers a flexible database that allows the business to integrate with its own internal Debt Recovery system to provide debtor account information for collectors in screen pops, saving collectors time spent manually searching for a debtor's record. "There are many things that we like about the functionality of the Noble CCS system," states Furlong. "For example, the IVR Builder is very user friendly and feature rich. We use this for many different reasons such as handing off calls to our automated payment system as well as setting up a Transfer to IVR for when we hit answer machines – this feature works in line with TTS to leave automated customer specific messages increasing our agent productivity and per hour KPIs."

Noble Systems provides a complete network of support and services for its clients, including project management and implementation assistance, training, and ongoing support. Furlong describes Apex's experiences with the Noble services team, saying: "The

## Summary:

Apex Credit Management Limited is a specialist UK-based consumer debt collection agency serving the financial services market. Since its establishment, Apex has experienced rapid growth based on its reputation for superior performance, quality and service, and today works closely with financial services companies from across the UK. The *Noble® CCS* solution gives Apex a contact centre technology solution that helps it stay at the forefront of its industry.

**Industry** | Credit Management Agency

**Applications** | Collections

**Solutions** | Outbound Predictive Dialling, Inbound/Outbound Call Blending, Noble IP PBX, Customised Agent Workflow, Real-time & Historical Reporting, Recording and Speech Analytics

**Stations** | 150 in 2 sites

training that we have had from Noble Systems has been very good; the Trainers are very knowledgeable. The Service Desk support is also good and we have had no major issues in this area. Due to the large range of features we have purchased from Noble – and our own appetite for innovation – we are regularly in contact with the service desk and have a good rapport with the team.”

Following the CCS implementation, Apex found themselves in an increasingly regulated environment, combined with the requirement to maximise revenues. They had almost 400 hours of talk-time per day to review and their sampling methods were not giving them sufficient visibility of what was happening on their front-line interactions. Furlong says: “In the debt collections industry, the real challenge is to understand what’s happening at the point of interaction between the customer and the agent. How many Promise-to-Pays are actually being asked for? How many full balances are actually being requested? Are key compliance phrases being used by the agents? Our random sampling was only allowing us to understand about 1% of our calls. This made it extremely difficult to pinpoint what changes were needed to improve services.”

Adding Noble’s *Speech Analytics (SA)* technology (supplied in partnership with Nexidia) to their suite allows Apex to analyse 100% of recorded calls to quickly extract accurate business intelligence with direct integration to the CCS call recordings. Apex took advantage of a free Proof of Concept which identified specific processes that were having a major impact on the revenues being collected. With SA, Apex were able to analyse all of their calls to highlight a significant revenue opportunity. The agency is able to outline exactly how many payment attempts are being made, review calls which exceed expected talk time and identify the number of calls with compliance issues. In just six months, the findings from the SA results led to a 15% increase in conversion rates; the increased rate of Promises-to-Pay has driven up cash collected per agent hour by 30%.

The Noble CCS platform has given Apex Credit Management a complete solution for its collections centre programs. Furlong observes, “Productivity has increased substantially since we implemented the dialler. Going from manual dialling to our current set-up has enabled the Business to grow substantially, managing more of our clients and our own debt on a month by month basis. It is difficult to give accurate MI, as we didn’t have this information available to us pre-dialler. However each function that we use within the Dialler brings us a definite gain, be it in customer satisfaction or agent productivity or business revenue.”

“ Noble Systems came recommended, and productivity has increased substantially since we implemented the dialler. With higher per hour KPIs and improved performance, the Business is able to grow substantially, managing more accounts on a month by month basis. Each function that we use within the Dialler brings us a definite gain, be it in customer satisfaction or agent productivity or business revenue. ”

**Richard Furlong**  
*Dialler Manager*

## ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in the customer communications industry, providing innovative solutions for Unified Communications, Business Process 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 multi-channel inbound, outbound and blended contact processing, strategy planning, and resource management tools for companies of all sizes. Our CPE, CaaS and innovative premise/cloud hybrid platforms include ACD, predictive dialling, blended processing, recording and monitoring, IVR, messaging, interaction analytics and workforce management. Call +44 (0) 161 772 7100 or visit [www.noblesystems.com](http://www.noblesystems.com).

Copyright © 2014 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 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. Solutions and Services described above are representative; a mutually-executed agreement will contain the specific functionality and services to be provided.

Company Registered in England no 03875607. Address: Noble Systems UK Ltd, 11 Commerce Way, Westinghouse Road, Manchester, M17 1HW



Americas: +1.404.851.1331-1.888.866.2538  
APAC (AUS): +61 (02) 8222 0500  
EMEA (UK): +44 (0) 161 772 7100  
CALA (MX): +52 (55) 5488 6828

[www.noblesystems.com](http://www.noblesystems.com)