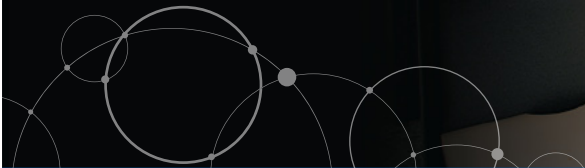


Streamlined Collections™

Unified Communications Application
for the Contact Center



As delinquencies and charge-offs increase, and new portfolios are acquired, you face the challenge of figuring out how to maximize the effectiveness of your collections processes without adding new headcount. Now, more than ever, the success of your center depends on people, processes, and applications all working together to achieve optimal recoveries.

Streamlined Collections is a unified communications (UC) application for the contact center that automates early-stage contact, provides an efficient past-due account targeting strategy to reduce delinquencies and write-offs, and delivers a new way to simplify, bolster, and automate your collections process.

Whether your collections center is centralized or distributed, Streamlined Collections brings your business rules, hard-learned best practices and administration into a centrally managed platform. Unifying command and control of your campaign management reduces costs and simplifies training for your managers and supervisors. And, workflows synchronize intraday tasks to reduce idle time, leading to increased collections results without additional staff.

- Leverage advanced campaign management capabilities for improved right party contacts.
- Deploy automated outbound capabilities with self service to enable pay-by-phone functionality.
- Provide a simplified, browser-based agent interface with scripting capabilities.
- Make real-time changes to campaign strategies, target telephone numbers, and exclusion lists.
- Demonstrate regulatory compliance with pacing controls and reporting.

Optimize Collections Strategies and Operations

Legacy campaign management tools make it difficult to analyze available information, including contact demographic data, account histories, delinquency levels, credit and risk scores. They challenge your center to proactively contact customers at the right times via the most appropriate channels. They also drastically impede your agents' ability to secure payments or payment promises.

Streamlined Collections™ unites outbound capabilities, voice portal, and advanced list management to reduce your cost per collected dollar and increase collections. Capabilities include:

Voice Portal – deliver rich voice self-service applications, either premise-based or hosted, to your customers leveraging VoiceXML-based speech applications. When your customer needs to speak with a representative, the information gathered during the self-service session is made available to your collector, speeding the collections process. Self-service callers are managed through tools that visually script and monitor your customer's experience using standards-based speech or touch tone.

Outbound Dialing – leverage the capabilities needed to make your collections strategies successful:

- *Multiple dialing options* - choose from predictive, precision, preview, blaster, manual, agent-less and goal-based. quota control.
- *Advanced List Management* – leverage powerful outbound campaign and list management capabilities that bolster collections strategies.
- *Industry-leading answering machine detection* – benefit from up to 95 percent answering machine detection accuracy, including compliance controls and reporting.
- *Outbound speech-enabled voice portal* - automate contact for collections agents, emergency messaging and proactive customer service.

Unified Administration – leverage centralized, dynamic provisioning capabilities that enable you to make real-time changes to agent and system settings as you manage collections operations, without stopping and starting systems, campaigns, or services.

Unified Reporting – deliver a comprehensive view of your contact center performance by eliminating the need to integrate reporting data from multiple point products. Gain visibility into your operations, both historically and in real time. With unified reporting, your contact center managers can:

- View agent productivity and performance statistics.
- Generate reports on operational metrics.
- Gauge outbound and workflow statistics.
- Receive standard reports that reveal service and campaign performance.
- Generate enterprise reports across multiple systems.
- Customize and save reports in an Online Analytical Processing (OLAP) database that enables businesses to perform multi-dimensional analysis of business data.

Increase Debt Collection by Reaching the Right People at the Right Time

You can improve right party contact by initiating phone calls to debtors at the times and places they are most likely to be reached. With the outbound and advanced campaign management capabilities available within Streamlined Collections, you can create, modify, and stop or start campaigns dynamically through a single point of administration. If changes are required throughout the day, campaign strategies can be automated and adjusted in real time without the need to stop or restart the dialing process.

Streamlined Collections provides your contact center with a centralized, fully integrated data warehouse and records distribution engine for creating and executing sophisticated contact lists and strategies. These capabilities, which are guided by real-time business intelligence, enable you to dynamically build high-yield campaigns using disparate host data, customer interaction history, and complex business rules.

The end result is fewer call attempts and improved campaign results, translating into lower telecommunications charges, increased revenue opportunities and higher collections yield.

Key Benefits

- Increase collections by dynamically targeting delinquent accounts to ensure you are reaching the right people at the right time.
- Reduce staffing costs by automating early-stage collections activity with self service and pay-by-phone functionality.
- Reduce the cost per collected dollar by streamlining the agent desktop and workflow.
- Comply with regulatory changes through improved controls, tools, and reporting.

Reduce Staffing Costs by Automating Early-stage Collections

Streamlined Collections™ offers strategic list management capabilities that enable your collections center to segment debtors according to risk level. Some are low-risk or infrequent debtors who may simply need payment reminders because of an oversight or a lost account statement. You can utilize outbound self-service capabilities to proactively contact these types of customers. By using a targeted automated message, you can remind the customer of the impending due date and give them a choice to either pay by phone or speak to an agent.

This approach helps automate early-stage collection efforts. It is especially valuable for centers with large volumes of early-stage account records, enabling managers to absorb increased business volumes with a flat or reduced budget, and freeing up collections agents to work on riskier accounts.

Reduce the Cost per Collected Dollar by Automating the Agent Desktop and Workflow

Streamlined Collections supports real-time access to a variety of data sources, including host systems, legacy applications, the Internet, and corporate intranets and extranets. Single-view, integrated desktop applications allow your agents to quickly access the information they need to conduct successful debt recuperation calls.

Desktop automation with advanced logical branch scripting guides your agent through the most appropriate conversational steps to ensure increased promises to pay and dollars collected. Application and script navigation can be triggered as predetermined field entries are selected, and by direct user input. Using these capabilities to build business rules into the agent scripts enables your agents to be more efficient while improving collection results.

Streamlined Collections enables your agents to own accounts – enabling high-touch relationships to form between debtors and collectors, and empowering agents to take

personal ownership for better collection results. The ownership assignment can be done manually, automatically configured from a host system, or assigned based on business rules, such as the first agent to manage the record becomes the owner.

Comply with Regulatory Changes through Improved Control, Tools and Reporting

Aspect understands that regulatory compliance and information security are of the utmost importance to businesses and consumers. That's why Streamlined Collections offers you the functionality you need to meet regulatory, security and customer satisfaction goals. It enables you to customize security configurations and delivers the tools you need to comply with current and emerging industry regulations.

Because privacy and collection laws are ever-changing and vary from country to country and state to state, Streamlined Collections provides you with total command and control. This allows you to define the appropriate compliance strategy and have real-time visibility to campaign progress along with industry-leading answering machine detection, so that you can deliver more productive results and ensure compliance.

Key compliance capabilities include:

- Multiple dialing options including predictive, precision, preview, blaster, manual, agent-less, goal-based quota control and manual.
- Industry-leading voice, fax, modem, pager and answering machine detection with up to 95% accuracy.
- Advanced pacing algorithms.
- Flexible campaign and call list management.
- Transfer speeds that enable regulatory compliance.
- Real-time reporting to provide up-to-the-minute campaign progress.

“Once we went live with Streamlined Collections, we saw an immediate 10 percent increase in the number of promise-to-pays that our agents were able to obtain. Ten percent doesn't sound like a lot, but when you're talking about five or six promise-to-pays per hour, 10 percent can actually show a pretty good increase on that.

One of the other things that we immediately liked about Streamlined Collections was the intraday management of the calling list. Our previous system was rather limited in what we could do; any changes required stopping the entire system, logging all of our agents out, and making the changes and restarting the jobs. The ability to manage the calling lists and filters that we have today with Streamlined Collections makes that a seamless process; the agents are able to move from one campaign to another and don't even know, except by the type of account they're getting, that they're being moved.”

*AVP - Senior Systems Consultant
Wachovia*

Streamlined Collections™ is a UC application for the contact center that automates early-stage collections and provides the tools for a more effective delinquent account targeting strategy so you can get more promises to pay faster, reduce servicing costs and write-offs, and improve collections results.

Streamlined Collections includes:

- **Outbound Dialing** - utilize multiple dialing and advanced pacing options, campaign and call list management, all while providing industry-leading voice, fax, modem, pager and answering machine detection.
- **Advanced List Management** - leverage powerful outbound campaign and list management capabilities that bolster collections strategies.
- **Voice Portal** - deliver rich voice self-service applications to your customers leveraging VoiceXML-based speech applications. When your customer needs to speak with a representative, the information gathered during the self-service session is made available to your agent, enhancing your customer's overall experience.

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About Aspect

Aspect provides software and consulting services that turn the potential of unified communications into real business results across the enterprise and in the contact center. Applying 35 years of insight and experience, Aspect helps more than two-thirds of the FORTUNE Global 100, as well as small and medium enterprises, power their business processes with communications. For more information, [visit www.aspect.com](http://www.aspect.com).

