



# Proactive Engagement Suite

## Aspect® Collect



Achieve greater debt recovery with delinquent accounts by utilizing an automated engagement solution for debt collections. Aspect Collect is a 100% SaaS cloud offering of pre-configured, but customizable, omni-channel communications applications, so it is easy to deploy and cost effective to implement – and deploys in hours, not weeks. Engage with your debtors and collect more payments, faster, with the option of a convenient, PCI-compliant automated payment system for improved debt recovery results.

Designed to measurably increase payment rates and improve overall business efficiencies, Aspect Collect provides an easy-to-use, comprehensive collections solution – one that leverages an omni-channel communication strategy and intelligent automation to maximize business outcomes in your favor. Blend inbound and outbound channels (including voice, text, and email) and complement your agent-driven outbound campaigns with automated solutions to boost the chances for a successful connection and then empower the debtor to respond in their channel of choice. In combination with Aspect's Advanced List Management you can further increase the opportunity to profitably interact with debtors by markedly increasing right-party contacts.

### Key Differentiators for Aspect

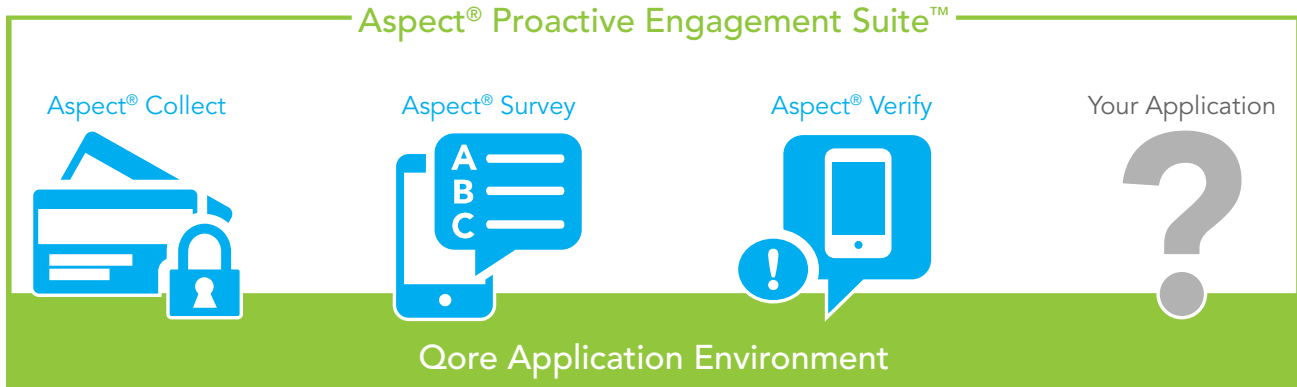
- ✓ **Multichannel Strategy Optimization**  
Take advantage of customized campaigns across multiple communication channels including SMS, voice and email. Opt for the best channel for the purpose at hand (reminders, payment past-due alerts, etc.) backed by the ability for customers to respond via the channel of their choice.
- ✓ **Two-way SMS and Interactive Email**  
Our two-way communication platform makes for more productive and profitable customer dialogues. Customer responses (such as 'Help' or 'Agent') can be captured via bidirectional SMS and interactive email, automatically initiating a continuation of the conversation.
- ✓ **Local Number Display**  
Right party connections dramatically increase when locally relevant/recognizable phone numbers are displayed. For example, debtors can be convinced that a local organization is contacting them rather than an unwelcome collections agency.
- ✓ **Reverse Blind Transfer**  
Automatic reconnections can be made when a customer hangs up on an agent. Since it is known that the debtor is currently available, their number is instantly redialed after the hang up, using an alternate calling identity and thereby increasing the likelihood the customer answers the call. Once the customer picks up, they are (re) connected directly to the agent – this time with a much higher probability of a successful outcome.
- ✓ **Business Process Support**  
Integration into existing enterprise systems along with the ability to establish business rules for next best actions (around such events as right-party hang-ups) provides strong support for preserving best practices and data integrity. Reports and dashboards can be created to track your operational and strategic imperatives.
- ✓ **Secure Payment Handling**  
Providing automatic inbound and outbound debit and credit card payments through SMS, voice, web or smartphone makes for greater customer convenience and satisfaction along with greater contributions to your bottom line. The automated payment gateway is PCI-compliant and transfer-to-agent is available if needed, ensuring productive customer engagement.
- ✓ **Pure Cloud**  
The Software-as-a-Service (SaaS) architecture makes provisioning a snap and provides flexibility in scaling deployments up and down as business needs warrant.
- ✓ **Professionally Recorded Voice Scripts**  
An industry leading text-to-speech engine as well as recordings with voice talents makes interactions with customers even more engaging, leading to more positive and profitable exchanges with customers

## Collections Efficiency

Proactive automation of debt collection is imperative in today's business environment where customer debt has increased and the pressure to keep expenses low continues to mount. Simply put, cost effective – yet impactful – measures are required to gainfully connect to debtors and instigate payment. Aspect® Collect is designed to enrich business processes, reporting and outcomes, fitting effortlessly into your enterprise environment.

The ability to integrate with existing systems and automate proactive outreach campaigns reduces overhead expenses as well as the potential for costly errors. And since it is a cloud service, Aspect Collect eliminates large up-front capital expenditures and its transactional pricing model further drives cost efficiencies for your business.

Innovative features like Reverse Blind Transfer demonstratively improve right-party contacts as well as the probability of a successful resolution with the debtor. Fully exploiting its unique omni-channel communications foundation, Aspect Collect is designed to promote two-way interactions to more effectively engage the debtor in the conversation. Add in the option for the debtor to respond in their channel of choice as well as the convenience of making secure payments as a seamless part of the interaction, bottom lines are enhanced as is the customer experience.



The Aspect Collect application is part of the Aspect Proactive Engagement Suite. Go to [www.aspect.com/Products-and-Services/Proactive-Engagement-Suite](http://www.aspect.com/Products-and-Services/Proactive-Engagement-Suite) to learn more about our other proactive engagement solutions.

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### About Aspect

Aspect is the only software company with a fully-integrated interaction and workforce optimization platform for enterprise contact centers globally that need to profitably (and seamlessly) orchestrate people, processes and touch points in an era when the contact center is the new center of the customer experience. For more information, visit [www.aspect.com](http://www.aspect.com).

