



Opening up communication channels improves agent productivity for ethical debt recovery agency



dlc, an innovative debt recovery services agency, works in partnership with corporate clients to provide a full range of debt recovery services. These services include debt collection, outsourced credit control, litigation, tracing and debt purchase. Having a range of accreditations and memberships, including CSA, CUA, CCTA, Investors in People and is a ILM accredited training centre, dlc prides itself on adopting a Treating customers fairly (TCF) approach to collecting debt.

Solution

- Aspect Proactive Engagement Suite (Aspect PES)



The Company

dlc is a debt collection agency that provides a range of target driven services, including contingency collections, early arrears outsourcing, trace, litigation, and debt purchase. Employing around 400 staff at its Northamptonshire headquarters, and operating with a turnover in excess of £55 million, it is a privately owned company that invests in the development of its services and infrastructure.

In line with the Financial Conduct Authority (FCA), all of dlc's policies and processes have always been fully compliant, treating customers fairly and dealing with them in a way which suits their needs.

The Challenges

dlc works with business clients from many different sectors, including financial services, healthcare, and telecommunications, in order to recover the balance due in the most effective way possible from the end customers. The agents within dlc's Brackley-based contact centre need to be highly skilled in handling the re-payment of lots of different types of debt, all of which requires a careful, compliant and TCF approach.

dlc has specialist teams of agents within its contact centre that engage with customers to discuss their specific type of debt – from mortgages to mobile phone contracts – with an objective to either take payments, or organise a mutually agreed repayment plan. But although previously each team was highly skilled in dealing with the client, or type of debt that they were assigned to, this type of structure meant that dlc's agents weren't fully blended to handle both inbound and outbound calls. Depending on peaks and troughs in activity, and the fact that dlc only used the voice channel, this meant that teams ran the risk of sitting idle, not being able to seamlessly move between campaigns.

Steve Cone, Call Centre Manager at dlc, commented: "If agents had no calls to make, or no calls coming in, they were left with idle time where they weren't being productive. We recognised the need to look beyond the voice channel and be where the customers increasingly were: online, and mobile. This would give us the best chance of engaging with them. We wanted to give customers more ways to contact us, or for us to contact them, at a time that suits.

"Reducing agent idle time was a key objective too, as we could really diversify our contact strategies and include SMS and email to improve Right Party Contact (RPC) rates. This is all about convenience and making it as easy as possible for customers to pay; we have really high ethical standards and, although we wanted to increase agent productivity, we didn't want to implement intrusive methods," he said.

Another major challenge affecting agent productivity was data quality. dlc has a database of historic accounts, which includes customer contact information such as telephone numbers, but this data can often be out of date or incorrect. Cone said: "Processing data quickly, and being able to identify bad data, was becoming a major challenge. Telephone numbers, which were no longer 'live', would clog up calling campaigns; this made dialling these numbers – both manually and via our dialler as required – ineffective and inefficient. We needed the ability to quickly process data and flag up any incorrect or out of date information."

The Solution

dlc concluded that the most effective and efficient way to achieve a blended call centre, that would increase agent productivity, was to invest in technology tailored specifically to its needs. Before making an informed decision, dlc invited five companies to present their technology solutions.

Cone explained the process: "We scored on the five key pieces of functionality that we were looking for: Instant Voice Messaging (IVM), which is a system generated method of calling a customer with a pre-recorded message, SMS, landline/mobile validation and append, real-time management information (MI) reports, and the taking of payments. After a rigorous evaluation, we chose Aspect PES."

Aspect PES is a Software-as-a-Service (SaaS)-based, fully automated, advanced suite of customisable outbound customer engagement applications.

Aspect PES enables dlc to contact customers through automated IVM. A recorded message asks the customer some questions to ensure that they are the person that dlc is intending to speak to (RPC), which they can answer with the telephone keypad, for example: 'press one to confirm you are John Smith, or press two to confirm you are not John Smith'. The management team can then use the data from IVM for calling campaigns or to update files.

Aspect PES also enables agents to send tailored texts to customers. Once an SMS is received, customers can reply; for example, they might request a call back, or ask for more information via text. Whatever their reply, the system flags this up with an agent who can then follow up.

When agents aren't receiving or making calls, IVM and SMS enables them to continue to engage customers. Customer response to IVM and SMS creates inbound and outbound calls, which helps create a blended contact centre.

During installation, Aspect's professional services team was on-site at dlc's contact centre to offer full support, including supplying the firm with 'agent tips' reference sheets, supervisor guides, and specific training with operating the portal on a daily basis.

Cone continued: "Whilst IVM Technology has been used for sometime, Aspect was the only supplier that was able to meet all of our requirements. The quality of Aspect's text-to-speech functionality of IVM, which is how realistic the computer generated

voice sounds, was significantly more advanced, and the technology enabled our management team to manage individual campaigns via a portal. This meant agents could access everything in one place, making it easier to manage."

dlc's agents upload account information into Aspect PES at the start of the day, and select when these accounts will be called. IVM then dials out, deleting any accounts that have incorrect numbers. The technology's infrastructure uses three different types of network carriers to test out faulty numbers. If it flags a number as incorrect, it is tested on the other carriers before confirming it is void. Agents can also set recycling rules such as how many times a call should be dialled if no one has answered. At the end of the day, agents pull the results from the system for analysis. This technology frees up lists, manual calling, outbound dialling and strips out bad numbers.

The Results

Since going live with Aspect PES in 2008, dlc has improved overall agent productivity by successfully creating a blended environment. dlc has found Aspect PES to be really reliable and, in the six years that the company has been using the software, there has been no loss of service. It compliments their premise based telephony system and provides a backup solution for outbound calling.

Cone said: "The key benefit of IVM is that it frees up agents to focus on other tasks. In order for an IVM system to be effective, it mustn't sound computer generated otherwise the customer will be more inclined to simply hang up. The quality of Aspect PES ensures that this doesn't happen.

"In addition, since a short text is far less intrusive than a call, SMS has increased the amount of responses we receive and therefore improved our RPC rate. The technology even goes as far as letting us look for trends in SMS usage, such as what time of day will receive the most responses," he said.

Cone concluded: "We couldn't have asked for a better experience with Aspect and the product from initial implementation through to its use today. The technology is simple to use, efficient, reliable, cost effective, and the support team is always on hand to provide assistance and training, as well as make improvements or adjustments where necessary."

Due to the positive impact Aspect's technology has had, dlc is looking to extend the services to offer a payment option to customers who have followed through with an IVM call.

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About Aspect

Aspect's fully-integrated solution unifies the three most important facets of modern contact centre management: customer interaction management, workforce optimisation, and back-office. Through a full suite of cloud, hosted and hybrid deployment options, we help the world's most demanding contact centres seamlessly align their people, processes and touch points to deliver remarkable customer experiences. For more information, visit uk.aspect.com.

