



Proactive Engagement Suite

Aspect® Collect™ and Aspect® Pay™

Achieve greater debt recovery with delinquent accounts by utilising an automated engagement solution for debt collections. Aspect Collect is a 100% SaaS cloud offering of pre-configured, but customisable, 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 maximise 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

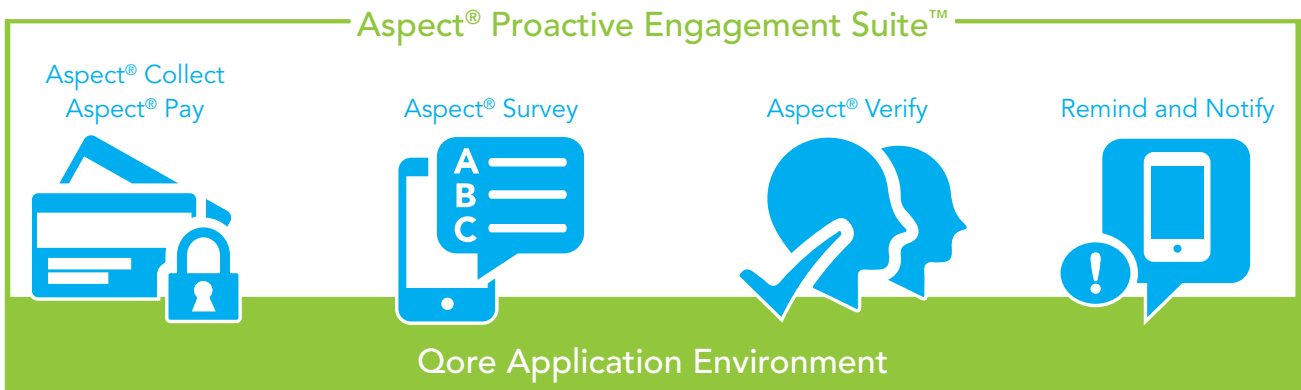
- ✓ **Multichannel Strategy Optimisation**
Take advantage of customised campaigns across multiple communication channels including SMS, voice and email. Opt for the best channel for the purpose at hand (reminders, payment past-due alerts, etc.) backed by the ability for customers to respond via the channel 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/recognisable phone numbers are displayed. For example, debtors can be convinced that a local organisation 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 Aspect Pay 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™ and Aspect® Pay™ are 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 and Aspect Pay eliminate large up-front capital expenditures and their 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 through the Aspect Pay payment gateway as a seamless part of the interaction, bottom lines are enhanced as is the customer experience.



The Aspect Collect and Aspect Pay applications are part of the Aspect Proactive Engagement Suite. Go to www.aspect.com/uk/Products-and-Services/Proactive-Engagement-Suite to learn more about our other proactive engagement solutions.

Corporate Headquarters East
 300 Apollo Drive
 Chelmsford, MA 01824
 +(1) 978 250 7900 office
 +(1) 978 244 7410 fax

Corporate Headquarters West
 2325 E. Camelback Road,
 Suite 700
 Phoenix, AZ 85016
 +(1) 602 282 1500 office
 +(1) 602 956 2294 fax

Europe & Africa Headquarters
 2 The Square, Stockley Park
 Uxbridge
 Middlesex UB11 1AD
 +(44) 20 8589 1000 office
 +(44) 20 8589 1001 fax

Asia Pacific & Middle East Headquarters
 8 Cross Street
 # 25-01/02 PWC Building
 Singapore 048424
 +(65) 6590 0388 office
 +(65) 6324 1003 fax

About Aspect

Aspect's fully-integrated solution unifies the three most important facets of modern customer engagement strategy: 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 and back offices seamlessly align their people, processes and touch points to deliver remarkable customer experiences. For more information, visit uk.aspect.com.

Aspect® and other marks as indicated, are the trademarks or registered trademarks of Aspect Software, Inc. in the United States and other countries.

