



Key Benefits

- Increase collections by dynamically targeting delinquent accounts to ensure the right people are reached at the right time
- Reduce staffing costs by automating early-stage collection 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
- Establish high-touch collector-debtor relationships by enabling agents to own accounts

UNIFIED OUTREACH™

A customer contact solution for better debt recovery

The sophisticated communications technologies that surround today's hyper-connected consumers provide a user experience that makes traditional contact processes seem antiquated. And the harsh truth about this new reality is that improving collection outcomes depends on finding and engaging an increasing number of debtors who tend to use voice as their channel of last resort.

Unified Outreach enhances early-stage contact, improves past-due account targeting strategies to reduce delinquencies and write-offs and provides you with a new way to streamline, bolster and automate your collections process. Enterprise 2.0 technologies like unified communications and collaboration are fully leveraged to seamlessly connect agents, debtors and knowledge workers through virtually any communications channel. By uniting outbound dialing, voice self-service and advanced list management capabilities, this customer contact solution for debt recovery helps reduce your cost per collected dollar.

Workflows synchronize intraday tasks to reduce idle time, leading to increased collection results without additional staff. And whether your collections center is centralized or distributed, Unified Outreach helps your managers and supervisors simplify training and reduce associated costs.

Capabilities

- Improve right party contacts with advanced campaign management capabilities
- Enable pay-by-phone through automated outbound capabilities with self-service
- Provide a simplified, browser-based agent interface with scripting capabilities
- Proactively contact debtors via voice, email, or SMS using consistent business rules
- Make real-time changes to campaign strategies and target telephone numbers and exclusion lists
- Demonstrate regulatory compliance with pacing controls and reporting
- Overcome debtor objections in a single interaction by leveraging Ask an Expert and enterprise search

Optimize Collections Strategies and Operations

Disparate legacy tools for campaign management make it difficult to analyze available information, including contact demographic data, account histories, delinquency levels and credit and risk scores. It's equally challenging to proactively contact debtors at the right times through the most appropriate channels with systems that impede your ability to secure payments or payment promises.

Unified Outreach™ unites outbound dialing, voice self-service and advanced list management capabilities to reduce your cost per collected dollar and increase debt recovery. Its unified architecture ends the tyranny of computer telephony integration (CTI) to simplify management and reduce integration costs.

Capabilities include:

Voice Self-Service – deliver voice self-service to your customers, either premise-based or hosted, by leveraging VoiceXM-based speech applications. When a debtor chooses to speak with a representative in response to a system prompt, the information gathered during the self-service session is made available to your collector, speeding the collection process. Self-service callers are managed through tools that visually script and monitor the interaction using standards-based speech or touch tone.

Outbound Dialing – leverage the capabilities needed to make your collection 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 collection strategies
- *Industry-leading answering machine detection* – benefit from up to 95 percent answering machine detection accuracy, including compliance
- *Outbound speech-enabled voice portal* - automate contact for collection agents, emergency messaging and proactive customer service

Ask an Expert/Enterprise Search (optional) – use presence to ensure your agents are finding the right experts with the right capabilities to increase promises to pay. Enabled by unified communications and collaboration technology, this capability allows agents to consult with enterprise experts on the resolution of debtor objections or solicit peer and supervisor input - during a customer interaction.

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

Unified Reporting – deliver end-to-end real-time and historical views of your contact center performance without time-consuming data and reporting integration from multiple point solutions. With unified reporting, 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 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 and sending communications through channels where debtors are most likely to be reached – phone, email or SMS – at the best times and places. The outbound and advanced campaign management capabilities of Unified Outreach allow you to dynamically create, modify, and stop or start campaigns 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 interrupt the dialing process.

Unified Outreach 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, let you dynamically build high-yield campaigns using disparate host data, customer interaction history and complex business rules.

The end result is improved campaign results delivered through fewer contact attempts, translating into lower telecommunications charges and higher collection yields.

Decrease Staffing Costs by Automating Early-stage Collections

Unified Outreach™ offers strategic list management capabilities that enable your collections center to segment debtors according to risk level. Using outbound voice or self-service capabilities, you can proactively contact low-risk customers using automated communications. Infrequent debtors, for example, might simply need a payment reminder because of an oversight or a lost account statement.

By proactively delivering an interactive message, you can target a low-risk customer with a reminder of an impending due date and offer choices to either pay by phone or speak to an agent. This approach helps automate early-stage collection efforts and is especially valuable for centers with large volumes of early-stage account records. Managers are able to absorb increased business volumes with a flat or reduced budget and free up collections agents to work on riskier accounts.

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

Unified Outreach 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 available advanced logical branch scripting applies best practices to guide your agents through the most appropriate conversational steps, resulting in 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 scripts helps agents improve their efficiency and collection results.

Build Relationships and Boost Collaboration to Improve Collections

Your agents can own accounts with your debtors because Unified Outreach empowers them to form high-touch relationships and take a personal stake in better collection results. Ownership can be set up manually, automatically configured from a host system or assigned based on business rules, such as the first agent to manage the record.

Agents' ability to leverage the unified communications and collaboration capabilities of Unified Outreach to find available experts helps them more effectively and efficiently manage individual interactions and multi-contact customer relationships. With enhanced knowledge and insights at hand, they're more likely to overcome an objection the moment it is raised. End-to-end real-time and historical reporting provides the added benefit of visibility and insight across interactions regardless of where they occur.

Comply with Regulatory Changes through Improved Control, Tools and Reporting

Aspect understands the importance of regulatory compliance and information security to businesses and consumers, and Unified Outreach offers the functionality to meet your high-stakes regulatory, security and customer satisfaction goals. It allows you to customize security configurations and delivers the tools you need to comply with current and emerging industry regulations.

Ever-changing privacy and collection laws that differ from country to country and state to state challenge businesses to deliver productive results and ensure compliance. Unified Outreach provides you with greater control over these variables. Not only are you able to define the appropriate compliance strategy, you also have real-time visibility into campaign progress along with industry-proven answering machine detection and pacing controls.

Key compliance capabilities include:

- Multiple dialing options – 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

Like all Aspect customer contact solutions, Unified Outreach can help organizations realize increased productivity by leveraging unified communications capabilities including IM, multimedia conferencing and screen-sharing for agent-to-expert and agent-to-agent communications, agent-to-supervisor escalations and manager-initiated process changes.

Every day billions of people have more opportunities at their disposal to consume products and services as more businesses follow their mass adoption of the online marketplace. The multimodal consumer mindset already takes for granted multi-channel, multi-device access to companies – at the same time that it looks ahead to an even better experience from the next communications technology innovation. Facing virtually unlimited competition, businesses would do well to heed the consumer's lead.

Consumers expect to expect more. And company interaction expectations for debtors, who happen to be potential customers in good standing, are likely the same. Unified Outreach™ is extensible to meet your future needs while delivering a next-generation customer contact experience today.

"Once we went live with Unified Outreach, we saw an immediate 10% 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% can actually show a pretty good increase on that.

One of the other things that we immediately liked about Unified Outreach 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 Unified Outreach 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."

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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.

