



Presence Suite for

# Collections

Any business that requires customers to pay bills faces the monumental challenge of collecting the payment in full and on time. Collections efforts have traditionally been driven from a manual outbound calling effort, which is expensive and cumbersome. Although the current economic climate has created a larger need for collections, recovery agencies are still faced with cost constraints and budget cuts, all while adhering to federal guidelines that dictate the collections procedure. Presence Suite for Collections offers a complete multi-channel Contact Center solution, which incorporates automation and compliance, contributing to the increased profitability of your business and simplifying management of collections.

## Improved collector efficiency

Collectors face a myriad of obstacles when trying to contact and collect from a debtor. In many instances, it takes numerous attempts to reach the consumer, and the collector also contends with factors such as busy signals or answering machines. Manual calling creates an enormous, but often unnecessary, expense, tying up an agent's time, which should be utilized for only successful connections.

**Presence Outbound and Presence RoboDialer** provide an automated approach to this process. The dialer can be used in Preview, Progressive and Predictive modes and can cycle the lists and call the appropriate people, at the most suitable time. Agencies are mandated by the Federal Trade Commission (FTC), regarding the times and frequencies

they are allowed to attempt a collection, thus the Presence Suite helps keep agencies compliant - automatically. With **Presence Intelligent Routing and IVR**, any inbound calls can be sorted by priority rank, latency, etc. to route the call to the correct agent, or in many instances directing the call to an automated payment system, bypassing an agent. Enghouse Interactive offers solutions to help increase the collection contact rate, while allowing the agency to adhere to FTC guidelines. Making sure your calls are worthwhile – appropriate timing and people, achieves higher contact and recovery percentages.

# Increase recovery rates

By incorporating the Presence Suite, the collections process is automated and simplified, and agents are able to focus on the actual consumer interaction – increasing contact rates, and thereby also increasing collection and recovery successes. The automated processes in the Presence Suite allow for decreased operational costs, further boosting the bottom line.

“Working with Presence Suite’s solutions allow us to offer our clients much more flexible services, higher customer satisfaction and major cost optimization.”

**Johan Claassen**  
JD Group

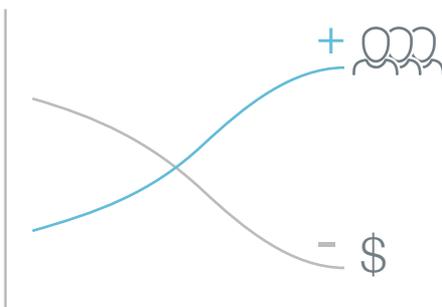
# Real time information

The **Presence Scripting** tool gives agents the best tools for tactful negotiation with the consumer, supplying correct scenarios to set up payment plans or discuss different payment options, initiate payment reminders or establish automatic payments. The **Presence Reporting** tool provides detailed reports and historical data on which scenarios and campaigns are most successful, and **Presence Recording** allows the screen and call to be recorded to ensure that the best tactics are being employed, as well as ensuring agents are compliant with federal collections laws. A collections agent is prohibited by law from providing false or harassing statements, and the FTC gives consumers recourse for such actions. Presence Suite for Collections helps to ensure that agents are compliant with FTC regulations.

# Scalable Technology

Enghouse Interactive solutions can be hosted On Premise, Hybrid or Cloud – thus helping to maximize stretching dollars. The solution is tailored specific to the agency needs and is flexible to allow for future growth. Enghouse Interactive also understands the important role in supporting the environment and the incentives for going green. Our Cloud and Hybrid solutions eliminate outdated hardware, which helps reduce waste and recover costs.

- Increase debt collection rate
- Comply with federal guidelines
- Automated payment solutions
- Reduced operating cost
- Automatic notifications
- Increased list penetration
- Increased agent productivity



**We help our clients optimize contact rates with past due consumers and minimize processing costs, enabling effective negotiations.**

↑ Improvement of debt recovery ratio	24%
↑ Contacts per hour	55%
↑ Agent productivity	36%
↑ Agent occupancy	17%
↑ Conversion rate	24%