



Presence 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 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.

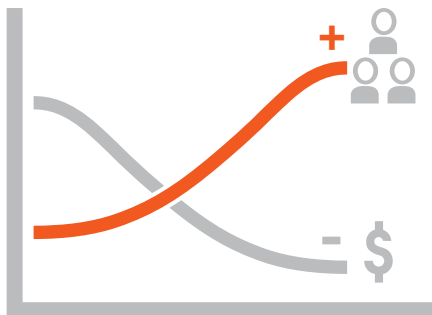
“The results speak for themselves. Within the first month we had already achieved 107% increase in productivity, with this figure growing every month.”

Anton Gerber,
Collections Manager from
Blue Financial Services

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. Presence Technology 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.



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

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 for Collections helps to ensure that agents are compliant with FTC regulations.



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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.



Presence Hosted Contact Center

Presence OpenGate

Presence Voice Outbound

Presence Scripting

Presence Voice Inbound

Presence Intelligent Routing

Presence IVR

Presence RoboDialer

Presence Reporting

Presence Back Office

Presence Messaging

Presence Internet

Presence Social Media

Presence Recording

Presence Agent

Presence Supervisor

Presence Administrator

Scalable Technology

Presence Technology 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. Presence Technology 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

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

Been there, done that, ask us how!



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