

Advantis Credit Reaching new levels of performance in debt collection



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Paul Wrench – System Administration Manager, Advantis Credit

Advantis Credit provides debt management and customer contact solutions for a wide variety of companies, backed by many years client-side experience within their management team. With this background they are able to fully understand their clients' requirements, to make sure that they provide a dedicated and individually-tailored service which achieves consistently high performance and results.

Since its formation, Advantis Credit has looked to raise standards within the credit industry and to move away from what they term the all too common 'debt factory' approach. This means delivering a highly analytical approach to increasing collections performance, by analysing the information which clients' provide, to assess how calls should be handled – and then by offering detailed, bespoke management reporting to give clients a valuable insight into their own processes and customers, which helps identify areas of growth and development within their businesses.

Improving efficiency

This dedication to customer service and high performance means that the management team at Advantis Credit must continually look at new ways of improving their service, seeking out new technologies which can assist them in achieving this. As a significant part of their debt collection and customer contact services are provided by telephone, it is vital that they get this area of the business right.

When the company was first formed, Advantis Credit was using a paper-based manual dialling system which was basically inefficient and did not generate a very high call volume. Agents could be easily distracted between calls and had to decide which number to call next - then dial it manually, before moving on to the next call if there was no answer, as is often the case in this industry. Paul Wrench, System Administration Manager for Advantis Credit explains further:

“All our call volumes continue to increase significantly, using an outbound dialler is a much more efficient way of doing things. We simply load the numbers into the system and the next call is dialled on the agent's phone as soon as the previous call is completed. This means that no time is lost while the agent decides who to call next or becomes distracted for a period of time – and ultimately means that we can carry out many more calls per day on behalf of our clients than would be possible with a manual system.

Another useful feature is the ability to set the system up to deliver a 'blended' solution, where inbound calls are given priority and presented to the next available agent – and no more outbound calls are given to that agent until the inbound call is completed.”

Automating processes

Having decided that an outbound dialler was the right solution for the business, Advantis Credit took advice from their telecoms provider and selected the Adaptive Dialler from New Media Software, which was installed in November 2004. This is a progressive dialler, which means that the call is dialled on the agent's handset via an automated process - and is selected from a list of numbers which have been entered into the system for that day's calling. However, Paul is now looking into upgrading this to a predictive dialler as the company expands and this option becomes more viable.

"A predictive dialler is the next logical step for us", he explains. "With a predictive system, the calls are dialled in the background and are only presented to the next available agent once they are answered by someone. This means that calls which are not answered do not take up any agent time at all and so the call centre team can be far more productive".

Delivering information

Another key element of the solution is the ability to gather detailed management information from the dialler. This is then fed through into an SQL database at the back end, enabling the data to be analysed and vital business management information to be generated. This is extremely useful for Advantis Credit and also for their clients, as the information can help to determine more effective ways of handling each account.

Because of the nature of the business, many of the numbers which Advantis Credit are supplied with can be quite old or inaccurate for a variety of reasons, so many of the outbound calls result in 'no answer' or 'unobtainable'. It is also often the case that multiple numbers are provided for a single account, maybe home, mobile and a work number for example – so understanding which of these is the most effective can really help to improve call effectiveness.

Advantis Credit currently analyse all past calls made to these numbers and then select the one which has generated the most answered calls. However, Paul is now talking to New Media Software about improving this even further. He concludes:

"Once we go down the predictive dialling route, all numbers for each account could be called in the background. This can be done every day if necessary, enabling us to quickly build up a picture of which numbers generate results and which ones do not. At an overall level this will improve the service which we deliver to our clients and enable us to be even more effective.

The way that the Adaptive dialler integrates into our business is above and beyond standard use, especially with regard to reporting – and so we are also working with New Media Software to Beta test some new developments. The relationship between our two companies is very good, as they are extremely knowledgeable and have a clear understanding of our requirements and the needs of our clients. I trust them to know what they are doing and to know what we need from them".

Key business benefits

- Progressive dialler dramatically increases outbound call volumes
- Management reporting allows a more intelligent approach to debt management
- Predictive dialling capability will further enhance performance levels
- Blended solution allows for effective inbound call management
- Call analysis enables increased efficiency in customer contact