

Collections Solutions

Unified Contact Solutions from Noble Systems®

Increase Right Party Contacts & Collect More ...

Noble Systems offers powerful technology solutions for the **Collection industry** that can help you increase your right-party contact rates and streamline the communications process. Noble's unified solutions give you the tools to enhance the productivity of your collectors, save resources, gain more promises-to-pay, and improve your overall collection results.



- > Increase Productivity with More Right-Party Contacts
- > Save Collector Resources through Automated and Personalised Debtor Messaging
- > Make Collections Effortless & Build Efficiencies using 'Virtual Collectors'
- > Improve Debtor Responses & Collection Rates with 'Collector-Less' Interactive Tools & Payment Options
- > Enhance Debt-Recovery & Service Levels with Effective Contact Routing
- > Send the Right Accounts to the Right Collectors using Skills-based Routing & Account Ownership
- > Identify Trends & Potential Issues with Interaction Analytics
- > Increase 'Promise-to-Pay' Rates by Collector through Greater Efficiencies & Management Control
- > Manage Regulatory & Legislative Compliance with our PCI-Ready Platform & Compliance Tools
- > Create A Unified Environment for All Outbound & Inbound Communications via Multimedia Voice, Email, & Web Services
- > Maximise Performance through the Dynamic Management Suite

“ Noble has been a **great enhancement** to our patient programs. We have **reduced collection costs** from \$9 using agents to \$0.25 with virtual campaigns. **Dollars collected have grown from \$120K to \$500-700K per month.** The system more than paid for itself within the first month alone. ”

“ We like **Noble's flexibility** to meet our needs. The **built-in call recording & reporting features** are added benefits. With **answering machine detection of 90%+** and **automated messaging using IVR**, we are seeing **definite staffing benefits** and are **reaching more borrowers per hour.** **Text-to-speech** allows us to do the work of 15 FTEs with **one-half of the resources** during peak hours to free our collector resources. ”

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Build Productivity with More Right-Party Contacts

The Noble communications platform uses one of the industry's most advanced dialling algorithms and superior tone and voice detection to drive collector productivity rates. With 95%+ answering machine detection, and busy, no answer, and disconnect (temporary and permanent) tone recognition, collectors receive only live debtors, instead of unproductive numbers. Multiple phone numbers per debtor, account ownership and preview dialling, and multi-line dialling also help build contact rates.

Save Collector Resources with Personalised Debtor Messaging

Outbound messaging and text-to-speech tools help ensure that collectors are talking to the correct people. If the debtor is available, you can transfer the call to a collector; if not, leave an automated message with a return phone number. For more efficient service, the Noble Solution can be integrated with your existing collections software to provide account information and payment options and record contact results automatically, without engaging a collector.

Increase Debtor Response with Interactive Tools & Payment Options

Self-service menus allows debtors to respond immediately by entering a credit card number on the keypad for automated processing or getting an address to mail a payment. Or, they can choose to speak with a collector to negotiate a settlement and receive more account details.

Improve Debt-Recovery & Service Levels with Effective Routing

The use of skills-based routing can increase your collection results by sending debtors to more experienced collectors first, as they are available. 'Tougher' accounts can be routed to more effective closers, and Account Ownership features allow collectors to 'own' specific accounts. Digital recording tools capture promises-to-pay for later verification and debtors can be transferred as needed, without hanging up and dialling another number.

Create a Unified Environment for All Communications

Collectors can be assigned to handle both outbound and inbound calls at the same time, promoting increased efficiency. Dialling automatically adjusts to fluctuating call volumes while optimising collector activity. Collectors can work one-on-one with debtors on assigned accounts. Email and web support help you provide completely unified collection services for multimedia channels.

Maximise Performance with the Dynamic Management Suite

Manage all of your collections activities with our comprehensive Management Suite. Designed in a user-friendly environment, our manager tools allow users to build scripts, control centre resources, monitor real-time performance, and create custom reports, without requiring high-level IT experts.

- > Predictive Dialler & ACD
- > Integrated Relational Database
- > Universal Queue & Blended Contacts
- > 'Virtual' Collector & Debtor-Specific Messaging with IVR & Text-to-Speech for Debtor Self-Service
- > Preview Dialling & Account Ownership
- > Multiple Numbers per Debtor & Wireless Number Management
- > Skills-Based Routing
- > Internal & External Call Transfers
- > Digital Voice and Screen Recording & Interaction Analytics
- > Collector-Specific Callback Scheduling
- > Customised Scripts & Collector Desktops/Workflows
- > PCI-Ready & Regulatory Compliance Tools
- > Time-zone Monitoring
- > Pre-recorded Script Segments for Delivering Rebuttals, 'Mirandas', & Greetings
- > Answering Machine Detect
- > Mainframe Integration & Unified Contact History
- > Real-time, Onscreen Reporting with Up-to-the-second Data Accuracy
- > Skip Tracing
- > Credit Authorisations & Processing
- > Seamless Collection Software Interfaces
- > Integration to First Data Resources, PC Charge, Total Systems Integration, & more
- > Workforce Management, Time Tracking & Payroll Reporting

ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in contact centre technology solutions, providing innovative products since 1989. Every day, millions of customer contacts are made by agents at 4,000+ client installations worldwide using the award-winning Noble® platform for inbound/outbound/blended communications. The scalable, integrated Noble® solutions include advanced ACD and predictive dialling; unified contact processing for voice, email and web; and integrated IVR, digital recording, messaging, quality control/monitoring systems, scripting and workflow, workforce management and real-time reporting and management tools. Call +61 02 8222 0500 or visit Noble Systems online at www.noblesystems.com.

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Company Registration: ABN 49 097 059 062. Address: Noble Systems AUS Pty Ltd, Level 13, 22 Market Street, Sydney, NSW 2000

 **NOBLE SYSTEMS**
CUSTOMER CONTACT TECHNOLOGIES

Americas: 1.404.851.1331~1.888.866.2538

APAC (AUS): +61 (02) 8222 0500

EMEA (UK): +44 (0) 161 772 7100

LATAM (MX): +52 (55) 5488 6828

www.noblesystems.com