

COLLECTION ALERTS

Spend Less to Collect More

How Collection Alerts Can Benefit Your Bottom Line:

- Recover more debt in less time, while reducing live agent transfers
- Increase small balance and over-limit collections
- Decrease charge-offs
- Begin collections efforts earlier, at lower thresholds
- Reduce expense per connected call
- Increase right-party contacts
- Reduce roll rates
- Increase transfers to IVR pay system
- Improve live agent efficiency/productivity
- Smooth out volume during seasonal peaks
- Improve customer satisfaction with friendlier, less intimidating pre-recorded alert messages

Economic forecasts are uncertain. Gas prices remain high. Home foreclosure rates are at unprecedented levels. And, there is growing concern over the stability of the credit and lending industry, in general. Add the bad news that incomes are flattening or declining, and it doesn't take an economist to predict a negative impact on collections.

With declining trends such as these, it's even more important to consider creative, cost-effective options like Collection Alerts from ICT Global InteractiveSM, the CRM Technology Solutions organization of ICT Group, a leading global provider of customer management and business process outsourcing solutions.

Collection Alerts seamlessly integrate automated soft collections with onshore and offshore live operator collections. This comprehensive solution yields improved ROI benefits at significantly reduced costs. Whether your objective is to optimize live agent productivity, or to reduce collections headcount without negatively impacting results, Collection Alerts are the solution to collecting more with less.

With Collection Alerts, high-cost live operators focus their efforts where they will generate the largest returns. Live agents no longer make calls to accounts that would have self-cured with an automated collections strategy. In fact, Collection Alerts

Here's how Collection Alerts work:

1. Authenticate the right party
2. Deliver optimum message with 100% compliance
3. Qualify willingness to act
4. Accept payments by credit card, debit card, ACH, Western Union, Speedpay[®], Just in Time EFT[®] or transfer to your existing automated payment system

Collection Alerts work because they are polite and perceived as less threatening than a live agent collections call, yet they are persistent and unwilling to make concessions.

are so cost-effective, they allow you to set thresholds lower and make calls earlier in the delinquency cycle. The result: More debt collected at a lower cost-per-collected dollar.

Collection Alerts Reduce the Use of Onshore and Offshore Live Agents

Many collections calls are just a degree removed from courtesy calls. They simply don't require a highly paid live operator. Many companies have chosen to offshore these calls, but they're still paying too much.

ICT Global Interactive: COLLECTION ALERTS

Collection Alerts truly do not require a live operator onshore or offshore. Collection Alerts can be your single-source solution the following necessary but routine calls:

- Friendly reminders
- NSF notices
- Short payments
- Notification of late fees
- Payment disputes
- Fee waivers
- Promise to pay calls
- Authorization to re-present a failed direct deposit
- Re-call at specific times
- Service disconnect notifications

The ICT Group Difference

Flexibility. Collection Alerts can be deployed in many different configurations. Options include inbound and outbound call handling, low-cost automated alerts and integration with proven offshore live agent resources.

Global resources. Collection Alerts can be integrated with your own onshore or offshore contact centers, or with ICT Group's global network of operations, which spans 10 countries across 4 continents.

Powerful, cost-effective technology. ICT Group uses top-tier interactive voice response (IVR) technology for seamless completion of collections. Our secure, centralized voice and data network is supported by worldwide contact centers fully integrated using VoIP protocol.

Proven results. ICT Group deploys solutions that are proven to increase balances collected, using best practices developed over the past 20+ years of working closely with the nation's top financial services companies.

Rapid deployment. In today's deteriorating economic climate, stepped-up collections efforts can't wait. ICT Group is ready with an automated solution now. And you won't be hamstrung by technology limitations within your own company, because ICT Group offers it all on a hosted basis.

Don't wait another payment cycle to act!

For an interactive demonstration, call 800-990-1496 today or e-mail info@ictgroup.com. Your Collection Alerts solution can be active in as little as 30 days.

ICT Global InteractiveSM is the customer relationship management (CRM) technology solutions organization of ICT Group, a leading global provider of customer management and business process outsourcing solutions with 40+ operations centers and over 20,000 sales and service representatives worldwide. Backed by ICT Group's over 20 years' experience and solid financial performance, ICT Global Interactive provides interactive voice response, advanced speech recognition, automated alerting and Web-self help services as well as e-mail management, contact management and sales force automation, collaborative Web browsing and other hosted CRM technologies, available for use by clients at their own in-house facilities or in conjunction with ICT Group's fully integrated outsourced contact center operations.



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