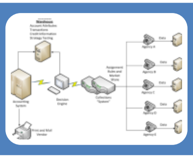
NATIONAL COLLECTIONS
+ OPERATIONAL RISK
CONFERENCE

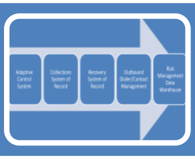
Case Study: Utilize Analytics to Optimize Outbound Call Attempts at the Customer Level

CX-Analytics
Solid information for sound management

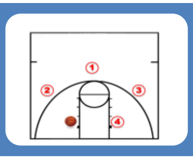
Agenda



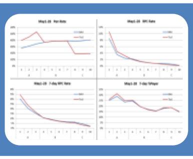
Situational Overview


Adaptive Control System
Collections System of Record
Recovery System of Record
Outbound Dialer/Contact Management
Risk Management Data Warehouse

Collections Transformation



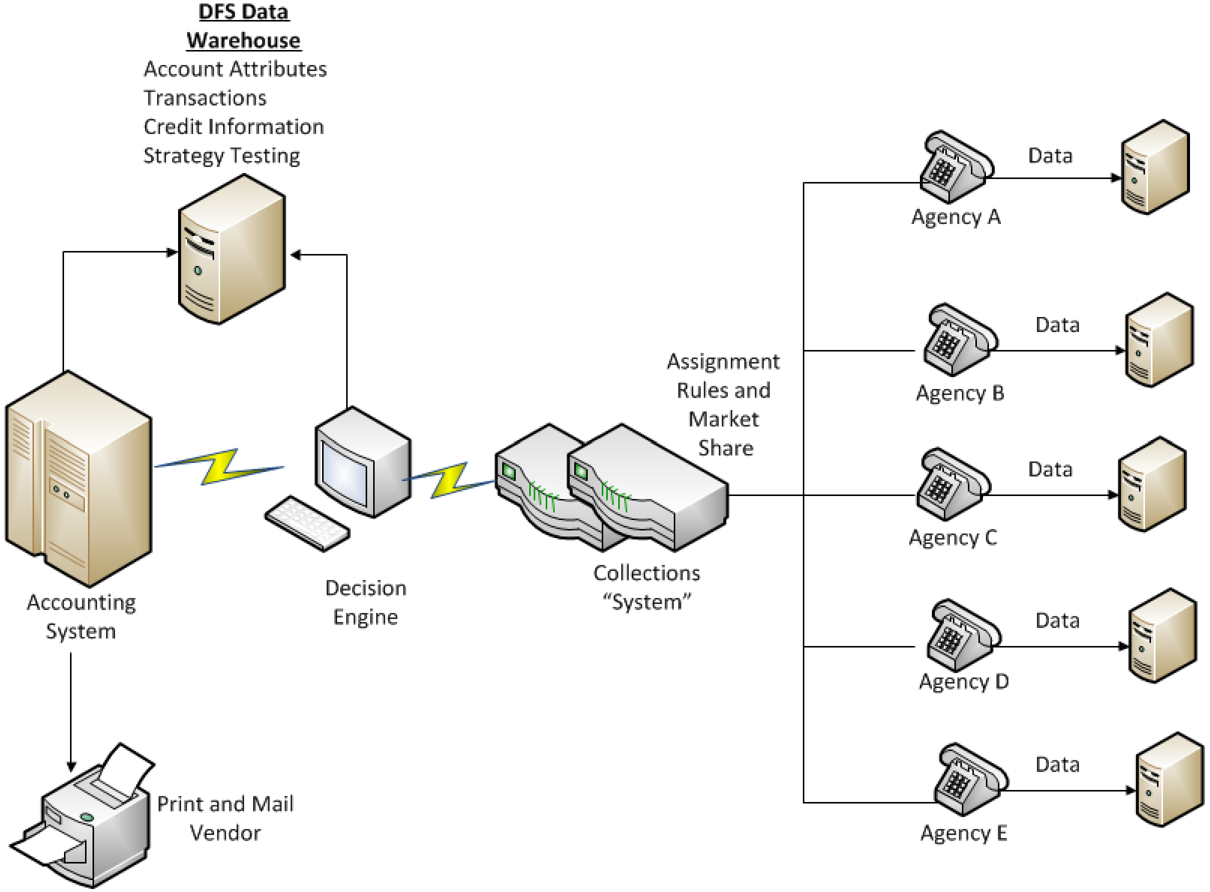
Analytics Capabilities



3D Daily Dialer Decisioning

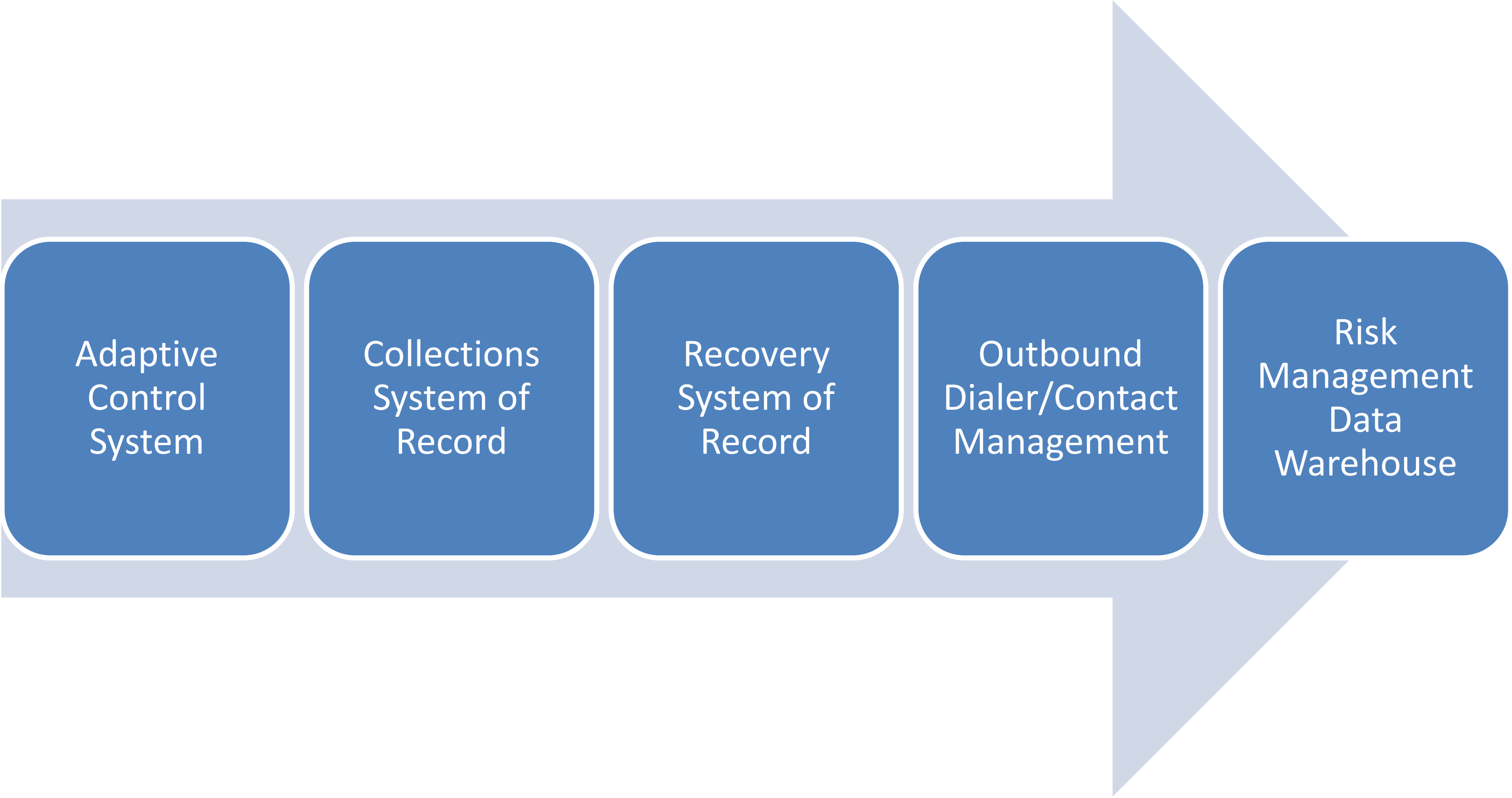
Questions and Answers

Situational Overview



DFS Data Warehouse
Account Attributes
Transactions
Credit Information
Strategy Testing
Accounting System
Decision Engine
Collections "System"
Assignment Rules and Market Share
Print and Mail Vendor
Agency A
Agency B
Agency C
Agency D
Agency E
Data
Data
Data
Data
Data

Transformation



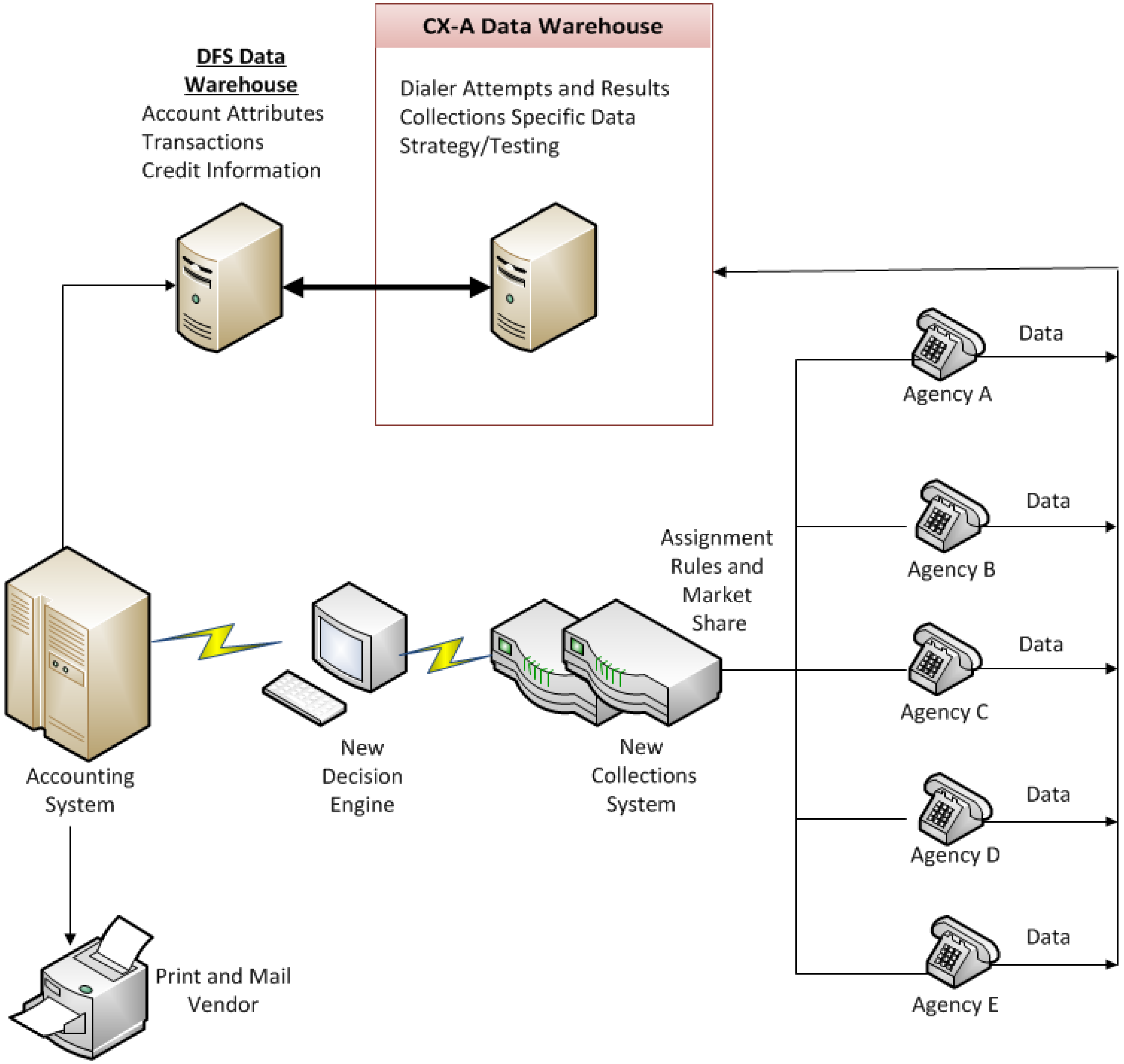
Adaptive Control System

Collections System of Record

Recovery System of Record

Outbound Dialer/Contact Management

Risk Management Data Warehouse



DFS Data Warehouse
Account Attributes
Transactions
Credit Information

CX-A Data Warehouse
Dialer Attempts and Results
Collections Specific Data
Strategy/Testing

Accounting System

New Decision Engine

New Collections System

Assignment Rules and Market Share

Agency A
Data

Agency B
Data

Agency C
Data

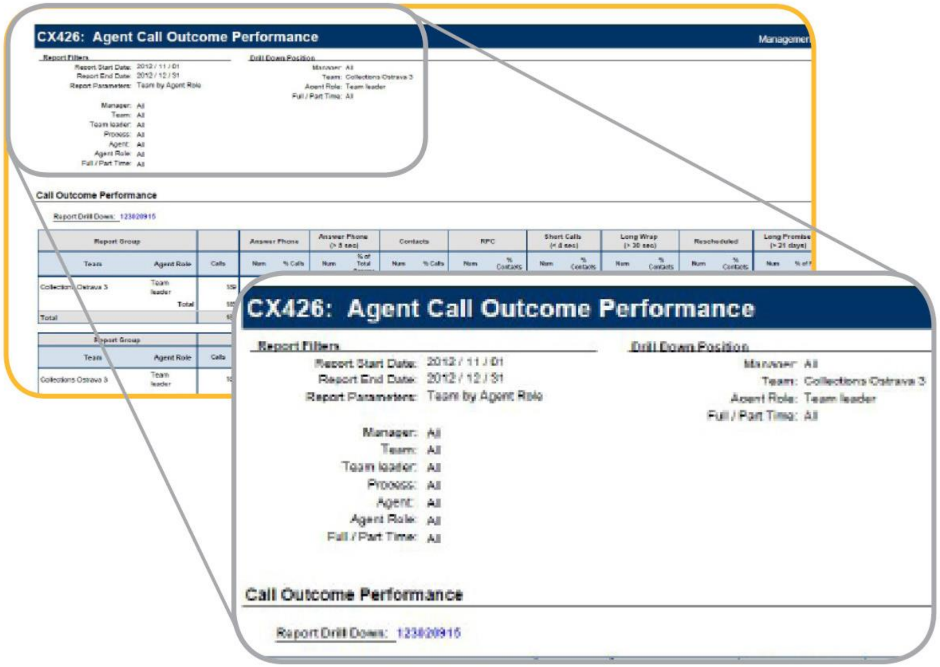
Agency D
Data

Agency E
Data

Print and Mail Vendor

CX-Analytics Data Mart / Reporting

- Granular transaction data
- Cohort data capturing strategy assignment
- Results from actions stored for analytic/operational use



CX426: Agent Call Outcome Performance

Managemen

Report Filters

Report Start Date: 2012 / 11 / 01
Report End Date: 2012 / 12 / 31
Report Parameters: Team by Agent Role

Manager: All
Team: All
Team leader: All
Process: All
Agent: All
Agent Role: All
Full / Part Time: All

Drill Down Position

Manager: All
Team: Collections Ostrava 3
Agent Role: Team leader
Full / Part Time: All

Call Outcome Performance

Report Drill Down: 123020915

Report Group			Answer Phone		Answer Phone (> 5 sec)		Contacts		RPC		Short Calls (< 4 sec)		Long Wrap (> 30 sec)		Rescheduled		Long Promise (> 21 days)	
Team	Agent Role	Calls	Num	% Calls	Num	% of Total	Num	% Calls	Num	% Contacts	Num	% Contacts	Num	% Contacts	Num	% Contacts	Num	% of
Collections Ostrava 3	Team leader																	
	Total																	
Total																		

Report Group		
Team	Agent Role	Calls
Collections Ostrava 3	Team leader	

Transaction-Level Data

- Account
- Agent
- Activity
- Strategy
- Result

Data is captured at the transaction-level daily to understand relationship between collection activities and results.

Transaction-Level Data

- Outbound Call
- Inbound Call
- Promise to Pay
- Result

×

- Account
- Agent
- Campaign
- Strategy

Historic data captured allows for Point in Time and Cohort Reporting to understand true performance of collection strategies and drivers of collections effectiveness.

3D – Daily Dialer Decisioning

Brainstorm Sessions

Diverse Representation

Goal Focus

Industry Practice

Unique Opportunities?

Concept

1. Create RPC Scoring Algorithm
2. Update Scores Daily
3. Prioritize Calling Activity
4. Optimize Strategies with Learnings

Key Capabilities Required

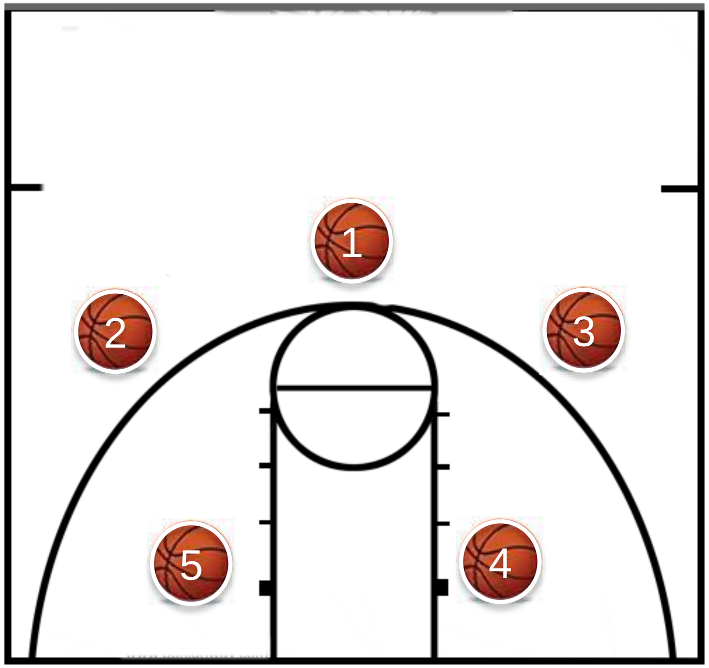
(1) Project Management

(2) Score Calculator (eg SAS, Adaptive Control)

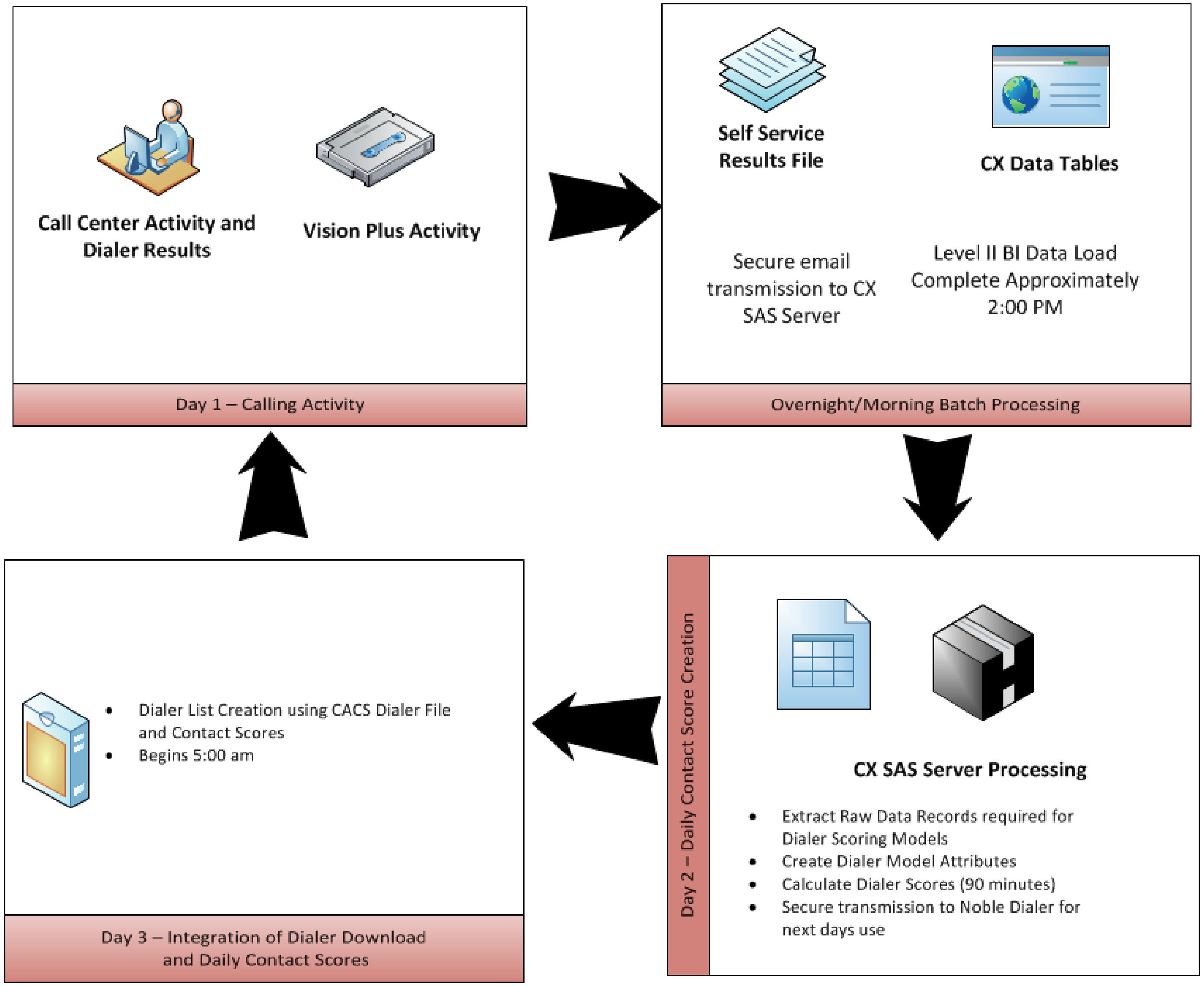
(3) Flexible Auto-Dialer

(4) Decision Science / Analytics Team

(5) Integrated Data Mart



3D Implementation



Call Center Activity and Dialer Results

Vision Plus Activity

Day 1 – Calling Activity

Self Service Results File

CX Data Tables

Secure email transmission to CX SAS Server

Level II BI Data Load Complete Approximately 2:00 PM

Overnight/Morning Batch Processing

Day 2 – Daily Contact Score Creation

CX SAS Server Processing

- Extract Raw Data Records required for Dialer Scoring Models
- Create Dialer Model Attributes
- Calculate Dialer Scores (90 minutes)
- Secure transmission to Noble Dialer for next days use

- Dialer List Creation using CACS Dialer File and Contact Scores
- Begins 5:00 am

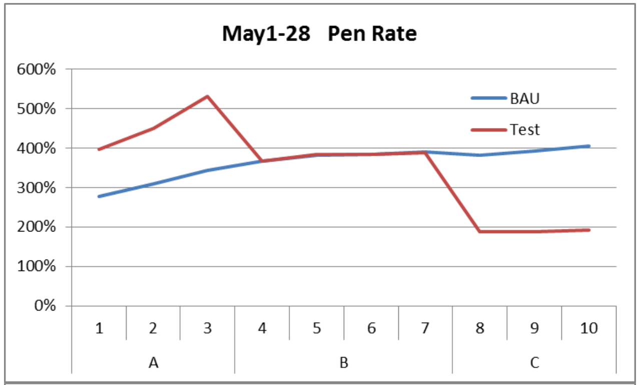
Day 3 – Integration of Dialer Download and Daily Contact Scores

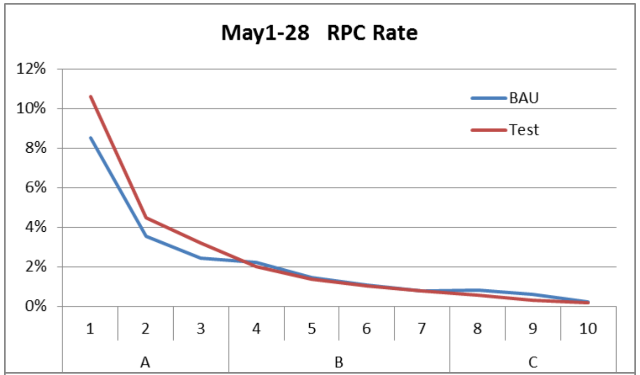
Results

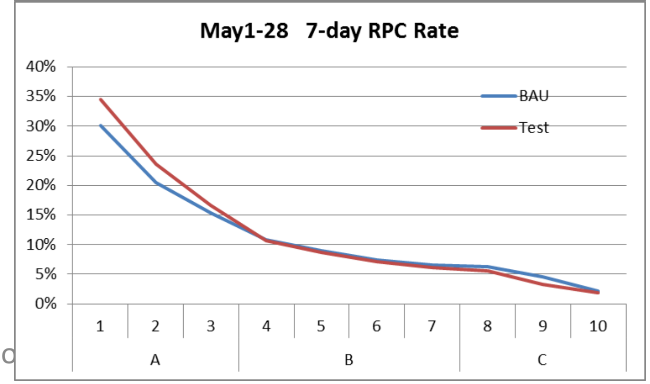
	Early	Mid	Late
Increased Payment Activity	✓	✓	✓
Reduced Average Calling Intensity	✓	✓	✗
Higher Productivity	✓	✓	✗

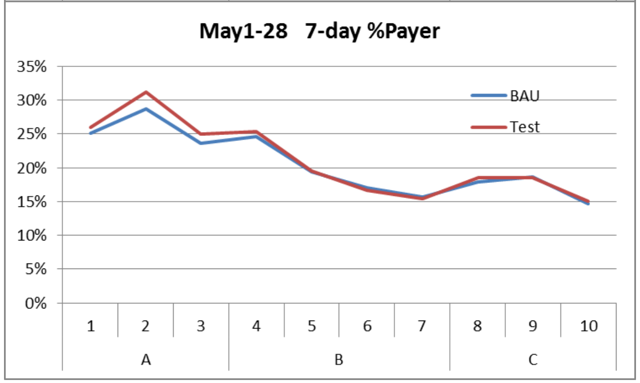
Benefits Achieved

Shift in calling focus resulted in more contacts and payers in the highest-scoring group


May1-28 Pen Rate


May1-28 RPC Rate


May1-28 7-day RPC Rate


May1-28 7-day %Payer

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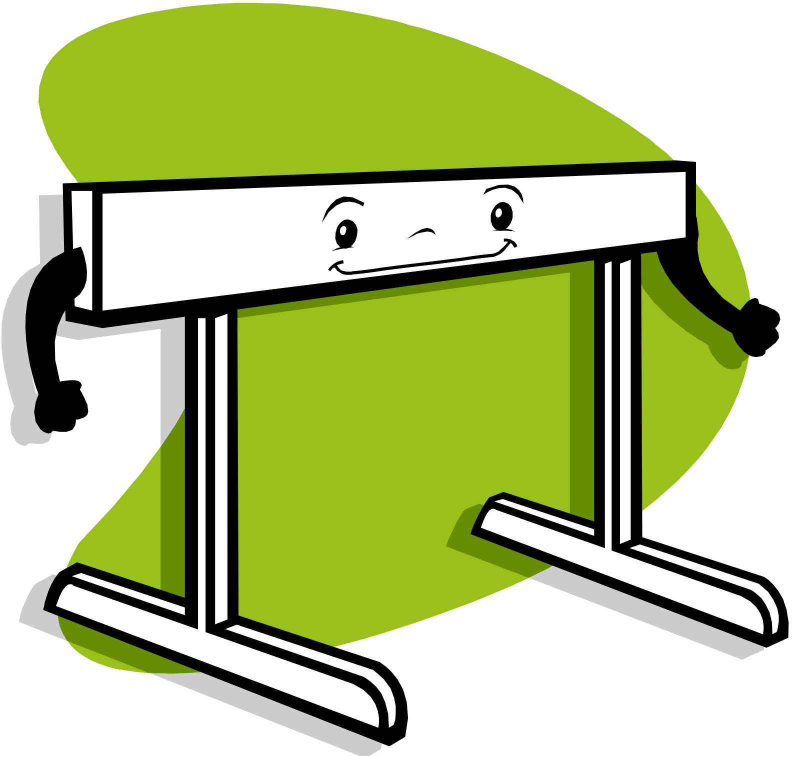
Challenges

- Agency Dialer Variety
- Daily Scoring Process
- Integration with Self-Service Campaigns
- Batch Processing Time
- Dialer Management
- Staffing and Scheduling

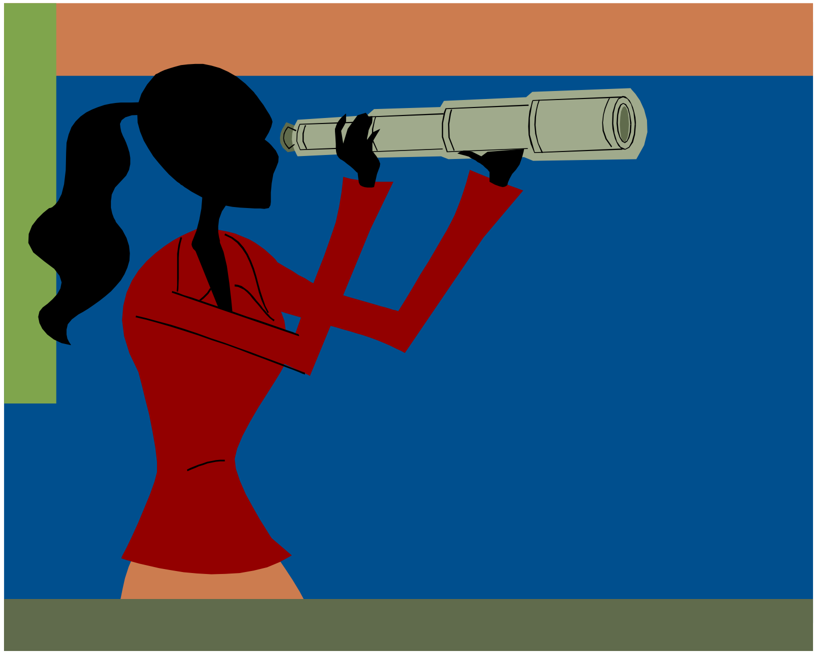


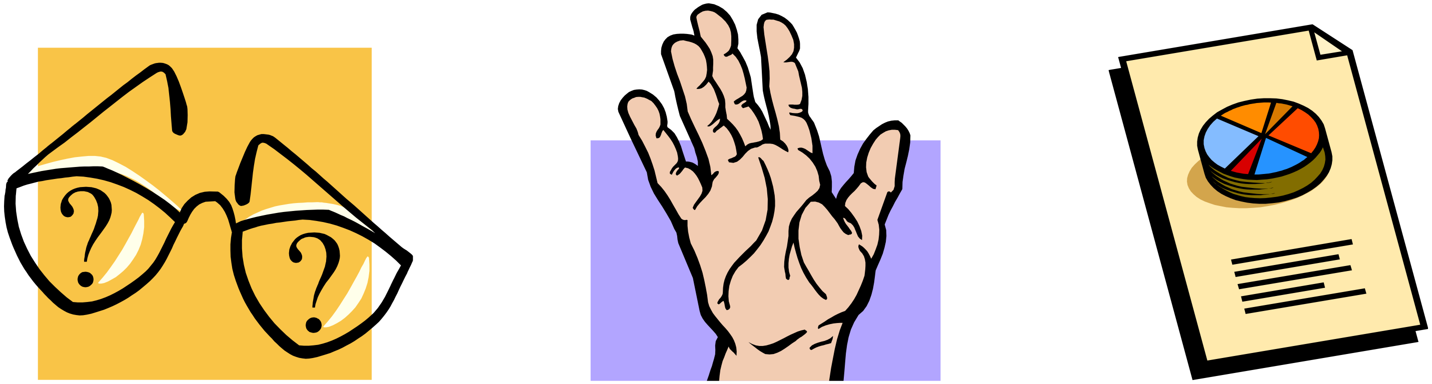
Keys to Success

- Executive Mandate
- New Systems
-Team Focus
- CX-Analytics Support

Future Insights

- Further Intensity Reductions
- Phone Number Level Strategies
- Third Party Sourced Numbers
- Full Contact Strategy Integration



Q&A