



Debt Collection
Is Part of

Customer Relationship Management

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AllianceOne Plays Its Trump Card—Expertise

- Based in Dallas, Texas, in the United States, **ABC** is a large sub-prime lending institution that specializes in car finance.
- **ABC** is a subsidiary of a large Spanish bank and provides financial products to American consumers for their private vehicles.

The company was using a payment collection solutions provider for payments that were five to 25 days late. The company carried out these operations using local and offshore sites. AllianceOne then made a convincing case to ABC regarding its unique debt collection expertise and persuaded ABC that AllianceOne's site in Jamaica provided the perfect infrastructure to manage the services.

A “Mirror” Site

AllianceOne's assignment was to run a payment collection campaign via outbound and inbound calls, in order to normalize the situations of defaulting customers. To do so, Teleperformance's subsidiary developed a strategic approach to the project: the deployment of a fully dedicated team at its call center in Jamaica. AllianceOne's site then became a “mirror” of its internal policy and procedures, with respect to training, quality and performance standards. The Jamaican team works six days a week and is made up of 50 agents and three managers. To ensure that AllianceOne has the right number of agents on duty at all times, ABC provides it with staffing forecasts based on past volumes of incoming calls and on the daily numbers of outbound calls to be made. AllianceOne is sent a monthly performance report, the main piece of information in which is the result of a competition run regarding the amount of money brought in during the month.

Very Satisfactory Results

Out of all ABC's suppliers, over the past few months AllianceOne has delivered the best performance and call quality, and at a reduced cost to ABC. The quality of service was so impressive that ABC decided to discontinue its operations in Canada and transfer them to Jamaica. And, once again as a reward for its excellence, AllianceOne has been awarded another campaign — ABC's inbound and outbound welcome calls, which last month were all handled by Alliance's employees, because ABC had decided to end a competition between AllianceOne and another of its suppliers.

INTERNAL FEEDBACK

“During our phone call in September regarding monthly performance, ABC told us that we are continuing to exceed our targets and that our staff is doing the same work as ABC's employees, but at a lower cost. ABC says that AllianceOne is doing phenomenal work!”

for the company to set up a debt collection program, not only to reduce financial risks but most importantly to avoid customer attrition: poor management of outstanding payments is likely to cause non-paying customers to take their business elsewhere.

Large Invoice

While debts due over 120 days are managed by an internal or outsourced financial service provider, recent debts of less than 120 days are a question of both invoicing and customer relationship management. Representing 95 percent of outstanding payments, they

are a source of customer dissatisfaction and attrition. This is why it is important to take action immediately, interactively, systematically, and on a consensus basis, not only to generate payment through mutual agreement but especially to bring the customer back into a consumption cycle.

Responsiveness Is the Key

For several years, Teleperformance has been running customer-oriented debt collection programs for a variety of brands that are leaders on their markets. The Group is convinced that the faster the debt is handled

