

# TOP 4 VOICE BROADCASTING SOLUTIONS 2010



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## EFFICIENCY GAINED BEATS DRAWBACKS

**Thousands of automated messages can be sent hourly, prompting inbound calls from debtors — most of whom want to learn more**

BY JONATHAN ROSE

Voice broadcasting is mainstream. This morning, I received a voice broadcast from my son's school about his pre-SAT results. A user of voice broadcasting, I am a huge fan. Yes, there is a downside. There is a downside to everything, but hopefully the efficiency gained outweighs the negatives. In case you have not used voice broadcasting to alert debtors, here is a brief introduction to the subject.

You subscribe to the service online and upload your phone numbers to the voice broadcasting company's Web site. You approve the outgoing script using one of the company's voices or one of your own. You alert your staff to the number of incoming calls and train them on what to say. You adjust the number of outgoing calls each morning and throughout the day if necessary.

The voice broadcasting system calls thousands of debtors each hour. After the script, the debtor is given an invitation to learn more and if accepted, a call is made to your office.

Most of the responding callers are

interested in learning more. A few want to be removed from the list. A few others received the call on their cell phone and are angry. One might be an attorney threatening to sue. That is the downside. But the efficiency makes up for it.

You can improve your results by testing different methods, such as using male or female voices and calling at different times of the day. Your list can be segmented by type of debtor, balance, age, state, or time zone, for example.

Results usually are available online, often in graphic form, and include stats on call completion, dropped calls, wrong numbers and press-through option actions. Tips on integrating this data into your database to improve your next call effort also can be provided.

Most hosted or on-site dialers offer voice broadcasting. This review is limited to a few companies that emphasize voice broadcasting and have experience managing collection-related voice broadcasting campaigns. Each company implements various voice broadcasting functions.

## Maximizing Technology

The economy has impacted the collection industry. Collectors are seeing more payment plans and fewer settlements in full. Adopting voice broadcasting technology is considered a must by collection field technologists.

"I see a change in the industry to maximize collection ability by utilizing technology to its fullest collectability," says Gene Jakominich, chief information officer of Alliance Financial Management, LLC, Mountainside, New Jersey. "This industry is at its time of conversion. Technology is considered accommodating for most companies. It's like electricity; they expect it to be there and to work. What is hard to do is to maximize utilization tools. You have to get the competitive advantage by utilizing different areas of technology to take on the competition."

Jakominich's company uses an in-house voice broadcasting center. He believes that software has to have the ability to quickly convert data to keep up with the newest voice broadcasting solutions.

"I see a mass jump from paper to electronics, leaving many clients with a lack of knowledge," he says. "We are dealing with systems at big companies that are 15 years old and are having trouble importing new information. Once standardization occurs in the field, everything will be easier. Many clients have similar development projects. The placement file data exports need to be standardized across the board."

Debt collection is an industry of turnover. Using voice broadcasting technology

can improve a work environment to keep a collector on a team for years, saving time and money that would otherwise have to be used to train new employees.

Jakominich maintains a flexible training schedule while his employees are learning to use the voice broadcasting system.

"Training should be consistent," Jakominich says. "One way of utilizing training is using training videos. We have developed an intranet for training employees that can be watched from home at their leisure. I like to give my employees the ability to work anywhere, anytime. None of our servers are in the office but are maintained in a server center."

## Standardizing Processes

Technology has improved business with tools that use people more effectively by enabling collection agents to focus their efforts on clients. More clients want calls recorded for FDCPA compliance and to ensure that agents have clients' interests in mind. Clients are looking for systematic errors, which voice broadcasting helps mitigate.

Litow Law Offices in Cedar Rapids, IA, has been using Global Connect for the past four years. Litow Law follows up all collection letters with phone calls. At Litow, the focus is on making calls after specific events rather than just calling repeatedly. Specializing in collections, the company hones its procedures to follow FDCPA guidelines and places as many voice broadcasting calls as clients require.

Ontario Systems has integrated Guar-

anteed Contacts IP into its collection applications. GCIP is an IP-based enterprise telephony product developed with Interactive Intelligence. GCIP eliminates the need to upload and download account information to stand-alone dialers. Instead, it delivers accounts to the dialer as needed based on real-time account information.

Experience in the collection market is paramount to remain compliant with local state and federal statutes. I can tell you from experience, if it is not super simple, you are dealing with the wrong vendor. ☺

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# Missed Promise Dates Automatically Appear in Queues

Comtronic Systems CallThru program enhances productivity by routing inbound calls based on account assignment, language preferences, skill requirements and other factors. Calls are queued and verified so that agents receive the right calls. Missed promise dates automatically appear in agent queues to ensure timely follow-up. Inbound calls can receive priority or be blended with outbound traffic to maximize productivity.

Furthermore, inbound messaging connections result in an instant Debtmaster account screen pop to save agents the time of looking up accounts. This feature eliminates the need for a third party program to create pop-ups with the debtor's account information.

## Benefits and Features

- No exporting of data to external or hosted solutions. Campaigns can be created, run and monitored with a few clicks.
- Native text-to-speech engine generates interactive messages as needed and on the fly, eliminating the problem of running stale lists or campaigns.
- Call dispositions and results are automatically logged back into the system throughout the day.
- Hosted voice broadcasting means no per-connection or by-the-minute fees charged by third party and outsourced IVR solutions.

## What Users Say

"Because there are no third party, per-connection charges, we can run campaigns with even the most questionable accounts without having to worry very much about account collectability versus connection costs," says **James Patrick, vice president, Shaffer & Associates**. "We run it from open to close each day."

## Summary

CallThru interactive right-party messaging is part of a host of integrated features uniquely delivered as a single telephony and collection software platform. This unified solution integrates messaging, recording, power dialing, PBX and reporting functionality without the overhead cost of multi-vendor systems and support.

Comtronic Systems  
www.debtmaster.com  
800-414-2814



# Web-Based Solution Calculates Call Costs As They Happen

Global Connect was one of the first companies to introduce VoIP technology to the hosted dialer arena and specifically to the collection industry. Its Global Connect Hosted Dialing Platform is a Web-based communication system that enables users to send messages to thousands of telephone numbers within minutes. The IVR link back connects right-party contacts to collectors, who are able to spend less time on outbound calls. With real-time customized reports, users can analyze the results of the messaging campaign while it is in progress.

## Benefits and Features

- Agent Dashboard features real-time agent reporting with screen pops and hot connect. It includes an enhanced Agent Portal that marks accounts, inputs dollar amounts of payments or promises to pay, and provides real-time key performance indicators by agent and campaign.
- Call Attempt Counter allows users to set attempt counters. If a phone number uploaded into the system has been dialed more than the set number of attempts, the number is put into an exclusion file.
- Users can add numbers to a real-time do-not-call list that cancels out the numbers for any future attempts that day.
- Multiple caller IDs can be used on recall attempts to avoid the same caller ID showing up repeatedly.

## What Users Say

"The capacity for available lines in our outbound hosted dialer campaigns is impressive. At any given time, we may need up to 5,000 dialing lines available, and Global Connect offers this capacity on demand. This scalability provides us with the flexibility we need to amplify our collection and customer service efforts." — **Accounts Receivable Management Firm North East Region**

## Summary

The Global Connect Hosted Dialing Platform gives collectors calling speed and capacity without capital outlay. The system is Web-based, so there are no setup fees. Clients can conduct their voice messaging campaigns at any time, from any location.

Global Connect  
www.gc1.com  
888-421-4151



## Messaging Center Interfaces With Any Host Data Source

IAT is a leading call center technology developer, providing communication solutions for the collection industry. Since its founding in 1986, IAT has been in the dialer business. Its legacy product, SmartDial, was the first predictive dialer created specifically for collectors. IAT's call center — CT Center IVR Broadcast Messaging and Predictive Dialer — interfaces with any host debt collection software data source via real-time or batch loading of accounts.

### Benefits and Features

- CT Center message offers right-party identification before collection messages are given.
- Advanced answering machine message control and variable message control (i.e., by client, campaign, geographical area, number of attempts).
- Integrates with the following electronic payment processing providers: Billing Tree, Autoscribe and Online Resources Corporation.
- Can run multiple campaigns (IVR and predictive dialing) simultaneously.
- New IVR messages include discounted/settlement and pre-recorded payment options for credit card or check.

### What Users Say

"Sometimes our account managers have worked and worked a list and can't collect on it," says **Kevin Cochran, collection manager, Works & Lentz, Inc.** "Then, when I put the list on [Broadcast Messaging], I get a payment. That's money I probably wouldn't have collected otherwise."

"It's like having 30 extra collectors taking calls," says **Julie Crable, corporate collection supervisor, QC Holdings, Inc., Overland Park, KS.** "We did department research and discovered that out of 250 calls, we only collect on one account. I couldn't do what I do without those 30 lines and being able to make thousands of calls a day. At times, it's almost like an inbound center."

### Summary

In addition to its site-premised CT Center, this industry veteran offers hosted application, CT Impact.

IAT  
www.iat-cti.com  
800-574-8801



## Logged-In Agents Receive Sub-Second Connect-Backs

TCN was the first voice broadcasting company to build entirely on a software platform. This has enabled the company to customize applications in three ways: First, TCN's API allows users to grab pieces of TCN software and bolt them onto their own software. Second, TCN's partnerships with major debtor management software companies allow users to start TCN campaigns from within their own collection systems, which eases data transfer. Third, TCN's all-software platform enables quick development of features required by clients. Others using the platform benefit because upgrades and feature changes are global.

### Benefits and Features

- Calling rules can customize dialing windows for all phone numbers, just cell phone numbers or both.
- Link back or voice mail recordings delivered automatically.
- Agents can login to receive connect-backs with sub-second connections.
- Blended campaigns enable agents to passively login to work other accounts.
- Custom dial plans can be created based on any data in the upload file — such as time, day of the week.
- Sends different prerecorded messages to different accounts based on balance owed.
- Other features include skill-based routing; automated payments; and English, Spanish and French text-to-speech.

### What Users Say

"What has really helped us keep ground this month is that new TCN interface platform for outbound IVR messaging ... " says **Ryan D. Kazmark, P & B Capital, LLC.** "Other vendors don't have the ability to utilize customized thresholds for sequential dialing. ... I get three times the link backs you do for the same number of accounts because of it."

### Summary

The ability to combine voice messaging and other messaging services with dialer technology brings benefits beyond simply reaching more customers. Longtime customer relationships, renewal reminders and emergency announcements are a few of the integrated applications being used by TCN partners.

TCN  
www.tcnp3.com  
888-235-3149

