



Excessive call transfers between two receivables collection teams (Customer Service and the Account Resolution Team) are driving customer dissatisfaction and increasing the cost of doing business. The 45,000 calls per month that are being transferred between Customer Service and the Account Resolution Team are perceived as non-value add to the customer.

Collection Efficiencies

The customer should experience an increase in first-time resolution, as well as be introduced to on-line resolution while not negatively impacting delinquency levels. By combining the customer service and early collections teams, a single entity will be responsible for inbound and outbound activities. Additionally, more activities can be routed off-shore, thereby reducing operating costs by \$2,000,000 annually.

Process Metrics

Six Sigma Qualtec helped our client identify and review appropriate metrics, including abandon rate, auxiliary time and representative availability. Additionally, our client analyzed volume arrival patterns, such as the call volume by day and time, the number of outbound calls and effects of the hunt group setup. We also initiated real-time monitoring capabilities in the call center operation, creating an escalation process with mitigation specialists.

Customer Care Solutions

This project led to the consolidation of the Customer Service and Early Collections departments. The resulting group, called Customer Care, will service both inbound and outbound customer calls.

Skill-based routing will be used for inbound calls in order match the needs of the customer with the skill set of our associates and company objectives. Calls are to be routed based on the loan due date, providing the loan attributes to enable skills matching.

Additional training will be provided to broaden associates' skill sets and ensure a smooth transition to the new department.

Business Improvements Included:

- Completed transition at four sites; both domestic and international
- Increased Associate Satisfaction with expanded job assignments
- Integrated Quality Assurance
- Implemented risk-based routing
- Reduced transfers from 28% to 11%
- Increase in outbound solicitations, resulting in \$140 million in additional loans
- Increased service levels and expanded cross-selling opportunities
- Driving First Call Resolution from 72% to 86%
- Maintaining delinquency rates at a consistent level
- Reduced resource demands by 10% (\$2.6 million benefit)
- Realigned some resources off-shore (\$2.25 million benefit)
- Increased delinquency contact rates by 12%
- Deployed Process Management Control Systems