

## Convergys Collections Management Solutions

### Maximize Short-Term Returns and Lifetime Value

For any organization facing significant increases in delinquencies because of the economic downturn, Convergys Collections Management Solutions provide a unique approach to reducing the cost per dollar collected while still creating a positive customer experience.

Unlike other collections providers, Convergys takes a delinquency management approach that builds customer loyalty. Our agents focus on changing the customer mindset on repaying debts by showing empathy for the customer and creating a manageable payment plan. Convergys also brings a multichannel approach to the collections experience, using Web or email for recovering past-due payments, thereby reducing the need for live agent collections calls.

### The Convergys Solution: Comprehensive Collections Outsourcing

Collections Management Solutions provide a highly efficient outsourcing option to manage your entire life cycle of delinquent accounts, including early- and late-stage collections as well as first- and third-party collections.

Collections Management Solutions combine analytics, automation, and live agent services to reduce cost per dollar collected while still improving collections rates. We can design a treatment schedule for accounts that are delinquent to drive use of automation to avoid using live agents.



### Superior Agents and Global Footprint Deliver Excellence

Convergys agents receive comprehensive training in the fundamentals of accounts receivable management, with additional training provided depending on specific client needs. Training, ongoing on-the-job coaching, and customized compensation and incentive plans have resulted in an agent work force with significantly longer tenures than the industry average.

Convergys provides offshore options that can help clients control the overhead costs of their recovery efforts. Offshore operations in India and the Philippines can be rapidly scaled to meet new program needs using our proven implementation approach.

Collections Management Solutions benefits include:

- **Lowering cost per dollar collected** through automation and multichannel technologies
- **Improving collection rate** with customized treatment plans
- **Improving right-party contact rate** through a multichannel approach
- **Decreasing time-to-market** due to a highly skilled collections workforce at all stages of delinquency
- **Ensuring customer brand is protected** by internal compliance process for all state and federal requirements
- **Improving CSAT** by applying customer care principles to collections and directing customers to the channels they most prefer

*relationship management*

## Convergys Collections Management Solutions

### Agent Assistance

- Agent-Based Collections
  - Care agents cross-trained on early-stage collections
  - Access to over 3,000 licensed agents with capacity to expand to 5,000 agents in the U.S. and the Philippines
  - U.S., near-shore, offshore, and home agent delivery alternatives
  - Pay-for-performance incentives
  - Knowledgebase to foster learning and access to real-time data
  - Skip tracing
  - Email and correspondence processing

### Self-Service

- Collections Automation
  - Customer intelligence identifies the most effective recovery treatment for each customer segment
  - Rules-based engine to execute treatments
  - IVR and speech automation for FAQs, call routing, pay by phone, account inquiries

### Proactive Solutions

- Preemptive Collections
  - Use of automated outbound notifications such as payment reminders and targeted offers to eligible customers via voice, email, or SMS
  - Design and execution of self-cures and preemptive strategies for treatment

### Consulting and Analytics

- Customer Intelligence
  - OptiPay predictive modeling to identify propensity to pay and payment amounts
  - Customer experience research to continuously measure customer satisfaction
  - Analysis to determine appropriate contact channels and timing of contact to drive better right-party contact rates

## Business Results

With a comprehensive program employing superior strategic tools to handle accounts from the initial phase of late payment through the stages of delinquency and default, Collections Management Solutions can help your business:

- Retain loyal, paying customers whenever possible, maximizing lifetime customer value
- Obtain the highest possible recovery at the lowest possible cost

In short, with Collections Management Solutions, your enterprise can expect improved results with reduced program expenses.

## Proven Results

- Convergys is the top performer in managing pre-charge-off accounts—consistently ranked number one or two—for the largest issuers of private label credit cards in the U.S.
- Convergys is the top performer in managing pre- and post-charge-off accounts for a leading manufacturer and retailer of personal computers.

### About Convergys

Convergys Corporation (NYSE: CVG) is a global leader in relationship management. We provide solutions that drive more value from the relationships our clients have with their customers and employees. Convergys turns these everyday interactions into a source of profit and strategic advantage for our clients. For more information, visit [www.convergys.com](http://www.convergys.com).

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