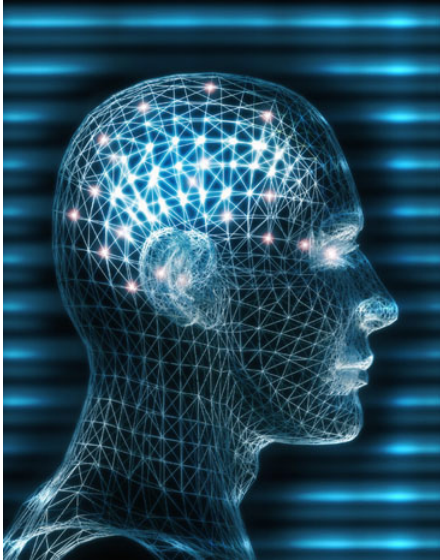


Adepra

The art and science of customer contact

How To:

Use Decisioning to Improve the Collections Process and Consumer Satisfaction



This series of Adepra 'How To' guides is designed to be a proven, practical way to reach your consumers and deliver effective communications based on the unmatched experience of the world leader in consumer communications.

Customer Situation

Business owners that support collections processing in the card industry rarely have the internal tools or controls they need to fine-tune the management of their business. The tools they do have are difficult for their technology groups to support properly and are too costly to allow for frequent processing changes. Businesses need the ability to move and change their core processes to meet the varying needs of the business and the consumer, but overcoming scheduling constraints and budget limitations to implement technology changes can be extremely difficult. As a result, these constraints force business owners to create manual processes and system workarounds that may not meet long-term business needs or consumer expectations.

In addition, many existing collections applications and processes are monolithic and can't support the ability to look at detailed disparate consumer level information. While it is critical to recognize account level data to predict and take action on a collections risk, information at the full portfolio level is fundamental to good consumer service. If limitations exist in the process, it can be extremely difficult to deliver an appropriate response and maintain consumer confidence after a collections event.

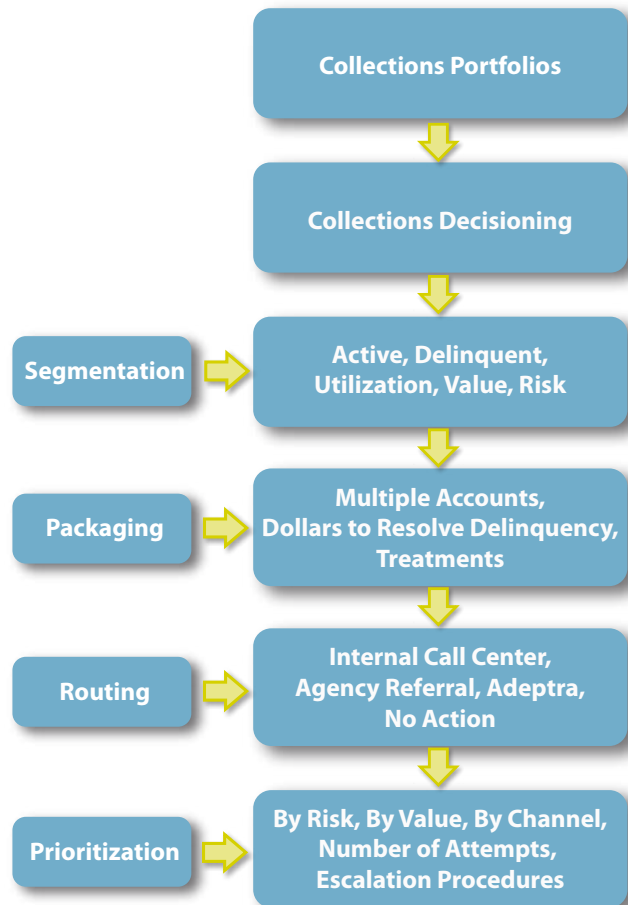
The Adepra Solution

Adepra delivers a full technology suite through a SaaS environment. The suite consists of three core technologies that work together to support the collections process: the Adepra Platform powered by Adepra Link™, Adepra Portfolio Manager (APM) and Decision Engine (DE). The Adepra Platform provides the technology to deliver consumer communications through voice, text and email channels. APM distributes complex rule sets for the creation and packaging of consumer communications. A scalable and user-friendly application, APM allows business owners to select the type of voice, tone, time of day, channel, and many other variations to match the consumer's communication preferences. Adepra provides a direct interface to this application so companies can choose the best way to service their consumers and make changes in real time.

The Decision Engine provides companies with a wide-ranging set of capabilities – far beyond what is available elsewhere in the industry. DE resides in the stage of the process before a communication is required. It looks at large disparate data sets of consumer information in performing four major review functions: filtering, packaging, routing, and prioritizing. After completing this process, the DE may determine that the consumer needs to have a communication generated. When this occurs, the DE will forward the consumer details to APM for communication and for fulfillment by the Adepra Platform.

By positioning the Decision Engine above the delivery of a communication, it can work within the rest of the Adepra technology suite or it can work completely independently. In an independent process, the DE can take the entire list from any collection group and segment the data sets it receives for further actions, e.g. consumer value consideration, promises kept vs. promises broken, as well as preferred channel of communication. DE can then determine which of the accounts in the data have additional relationships that should be considered and then package this information together as part of the data used for determining the consumer communication.

This process allows consumers with multiple accounts to be combined, permitting a single communication for all accounts. The consumer can then be automatically routed to a specialized team that handles consumers with multiple accounts. For consumers who require neither a live agent call nor an automated communication, Adepra can route these accounts to a print-on-demand process that generates and sends a consumer notification letter, resulting in increased consumer satisfaction. The final stage available in the Decision Engine is prioritization. The segments are now packaged and routed to the correct groups, but they need to be prioritized to make sure that all possible data sets are used to protect the company from losses while balancing the value of the consumer relationship. As illustrated below.



Adepra offers business owners the opportunity to deliver process differentiation without the need to redesign and deploy changes to hardcoded technology within their walls. The opportunities that exist to enhance the consumer contact strategies throughout the consumer lifecycle with this technology are significant. Many of Adepra's customers are currently using the Decision Engine for process support throughout the consumer lifecycle and we look forward to showing you how it can support your business needs.