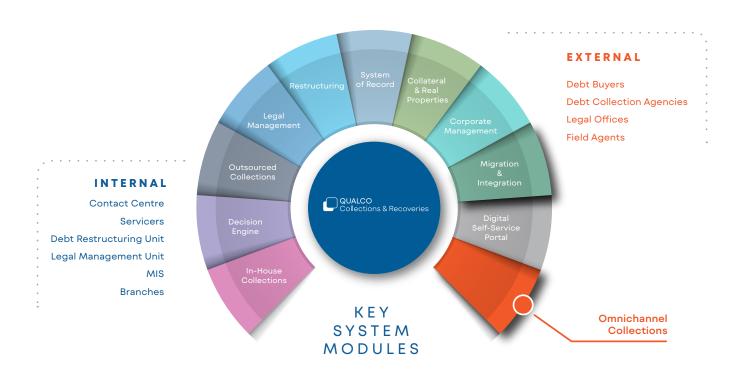# ENABLING OMNICHANNEL COLLECTIONS

Customers who drift into the collections process are often not getting the discreet and convenient communication they need resulting in payment delays and a bad customer experience. Recognising a customer's preferred method of communication and inviting them into a non-threatening dialogue via the digital channels they prefer, increases response and collection rates.

An omnichannel communications approach can help creditors and collections organisations engage with customers effectively to optimise their journey through recovery and rehabilitation.

MOVING FROM CHAT TO CONVERSATIONAL MESSAGING

Whether engaging with human collection agents or internet bots, purposeful conversations lead to action. Using the power of conversational AI, you can automate and blend chatbot and live agent-customer conversations in any messaging channel at scale.

EXTERNAL

Debt Buyers

Debt Collection Agencies

Legal Offices

Field Agents

INTERNAL

Contact Centre

Servicers

Debt Restructuring Unit

Legal Management Unit

MIS

Branches

KEY SYSTEM MODULES

Omnichannel Collections

The graph presents the QUALCO Collections & Recoveries key modules and their interaction with the internal and external stakeholders. There are several ways stakeholders can interface with the system modules through (i) admin, agent and officer applications (business and system admins, back office, call-center agents, legal and restructuring officers, branch RMs, legal offices, etc), (ii) online applications such as client and customer portals (iii) batch interfaces (originators, debt collection agencies, legal offices, etc.)

HOW IT WORKS

01

BUILD A BOT

Simply build a fully automated bot or conversation flow based on required actions.

02

RUN A CAMPAIGN

Manage both outbound and inbound campaigns as part of your collections strategies.

03

START CONVERSATIONS

Start the campaign and all conversations can be tracked live on conversations screens.

04

ENJOY A SINGLE CUSTOMER VIEW

Monitor conversations across channels and touchpoints using a single customer view.

× Close

Conversation

Summary   ⟳ Time in Minutes

Status
| Ended ▾ |

Channel
| Viber ▾ |

Outcome
| Arrangement ▾ |

⌄

Timeline

| type in here to search... |

▲ Start

Tuesday
07/06/2022
13:25   Qualco Bank

Please contact us as soon as possible for a matter of yours!

13:26   Patrick Smith

Hello, can I chat with Petra Nevosa please?

13:27   Anna Nakerin

Conversation Transfer to Petra Nevosa

KEY FEATURES
AVAILABLE

MESSAGING APPS & SMS

Reach and be reached via Whatsapp, Viber, Facebook Messenger and SMS.

SINGLE CONVERSATION VIEW

View agent conversations in any messaging channel having a single view.

PAYMENTS

Bring instant live payment requests and processing into customer conversations, making it easier for agents to send payment links as they interact with customers regardless of the channel.

VOICE INTERFACES

Integrating with a dialer allows you to interact with callers through a series of automated menus, often enabling the customer to self-serve for faster resolution.

AUTOMATED BOTS

Automate the routine conversations traditionally handled by human agents.
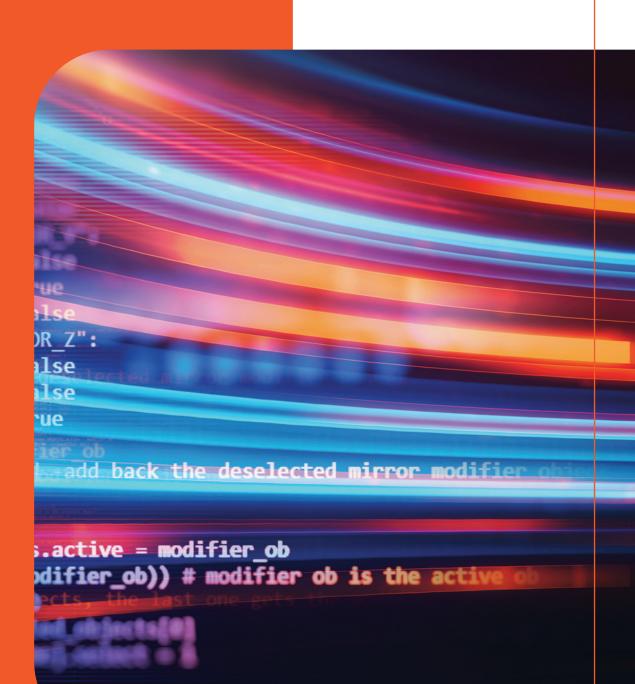
SEARCH & ROUTE

Based on the applied business logic, bots are able to understand the context of a conversation and route the customer to the relevant workgroup or agent.

KEY FEATURES
FUTURE ROADMAP

PROPENSITY ENGINES

Using continuously learning AI propensity engines customer responses are scored and routed based on the applied business rules

KEY BENEFITS

DELIVER A SEAMLESS CUSTOMER EXPERIENCE

Provide a seamless omnichannel customer journey by preserving customer activity information across touchpoints with no interruptions when switching from channel to channel

INCREASE PAYMENT RATES

Secure payments, promises to pay, and payment arrangements using proactive engagement methods. Enable customers to be notified for upcoming payments and past due accounts and greatly reduce delinquencies

IMPROVE CONTACT CENTER EFFICIENCY

Arm agents with contextual information to ensure they know when and why customers contacted your organisation last, and whether there are any outstanding issues without asking customers to repeat themselves

GET A SINGLE CUSTOMER VIEW

Build all conversations through QUALCO Collections & Recoveries. Channels are no more interacting in silos and you enjoy a single view of your customer's matters
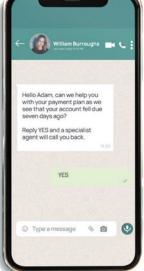
AUTOMATE CONVERSATIONS WITH API INTEGRATION

API integration allows you to do more with every conversation - deliver settlements, take payments, collect data and capture feedback

Whatsapp

Email

Viber

Messenger

Phone

Various Payment Methods

SMS

Self Service Portal

Hello Adam, can we help you with your payment plan as we see that your account fell due seven days ago?

Reply YES and a specialist agent will call you back.

YES

Type a message

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