

# Private Label Credit Card Issuer

Tough Economy—What Tough Economy? Delinquent Roll-Rates Are Dropping Every Month

## Business Need

The client is one of the largest issuers of private-label credit cards in the United States, having relationships with numerous large, national merchants. In the current economy, where delinquencies have been rising, the client wanted to take proactive steps to keep this trend from negatively impacting its bottom line.

## Goal

**Their objective was to increase right-party contacts in order to reduce roll-rates. But that was not enough: they also wanted to achieve these improvements while making life simpler for the professionals at their collections operations.**

## Solution

CallTech™, which takes the guesswork out of when to call by creating an optimized daily calling schedule, combined with OnQ™, which simplifies list management on one or more dialers.

## Results

With CallTech's optimized calling schedules, the client improved call center effectiveness by increasing dollars collected, reducing roll-rates, and reducing personnel costs.

Using CallTech and OnQ, early-stage delinquent accounts showed a 15% increase in right-party contacts versus Business-As-Usual ("BAU"). Late-stage accounts did even better, achieving a 20% gain, as proved by Champion/Challenger testing.

Of course CallTech's lift in right-party contacts translated to a decrease in delinquent roll-rates. In fact, in an 18-month evaluation our client conducted, roll-rates dropped every month.

## Simplicity

The client's other goal was simplicity. If the Dialer Managers could spend less time babysitting the dialer, they could focus more on agent motivation and training. Because OnQ lets them create an entire day's (week's) campaigns in advance, they can just walk in each morning and be ready to go.

## Summary of Success

CallTech and OnQ met the client's goals of increasing right-party contacts in order to reduce roll-rates and increase dollars collected. Unlike many productivity solutions, ALI Solutions™ software also made these call center professionals' lives simpler—and gave them time to focus on more strategic issues.

- Collect more dollars
- Reduce delinquent roll-rates
- Simplify list management

## About ALI Solutions™

ALI Solutions provides event-based analytic decisioning applications that empower consumer financial services organizations to preemptively manage risk and improve profitability. ALI's solutions automate the fusion of transaction data with third party data sources to dynamically execute credit, fraud and collections policies that solve immediate business problems while easily adapting to future industry challenges. For over 16 years many of the world's most successful companies throughout North America, the United Kingdom and the Asia Pacific region continue to choose ALI because its applications are proven to help businesses mitigate losses while delivering millions of dollars in bottom line benefit.

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