

ActionSelect for Collections™

Increase Dollars Collected – Optimize Treatment Effectiveness – Minimize OCA Costs

Feature Highlights

- Early stage through recovery account management
- Easily identify the right OCA for each account at the optimal cost
- Determine the most profitable treatment at the account level
- Seamlessly identify self-cures and non-cures to focus resources on collectable accounts
- Determine the best action to maximize income
- Fuse internal and external data sources for a complete customer view
- Advanced rules management for optimal strategy automation

And More!

Challenge

Optimizing the Results and Cost Effectiveness of Multiple Third-Party Collections Providers.

Today's legacy agency waterfall solutions struggle to determine both Outside Collection Agency ("OCA") recovery effectiveness and the most cost-effective blend of OCA resources based on budgetary goals. ActionSelect for Collections™ has been developed to empower collection managers with the ability to achieve this optimal blend of performance and cost effectiveness. Action Scores™ provide a multi-dimensional view by predicting responses to various placement actions at the account level, driving a new granular level of strategic actions and responses by providing a complete view of the delinquent customer, and an accurate prediction of which OCA will have the optimal impact—all at the account level.

Multi-dimensional scores are the basis for optimization. Optimization takes into account the best OCA for each account while also considering your business strategies and constraints. This results in actions that minimize risk and maximize profits across your entire portfolio.

Benefits

ActionSelect for Collections moves beyond traditional adaptive control tools by using Action Scores to drive a new level of efficiency into your agency placement process. ActionSelect for Collections can be used from early stage through recovery account management. For third-party collection operations, increasing dollars collected while reducing OCA costs has always been the goal.

ActionSelect for Collections gives you the tools to do both:

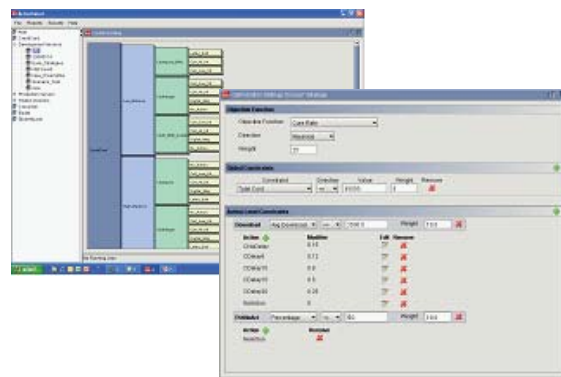
- Place the right accounts with the optimal agency to improve results
- Determine which accounts will pay without a third party's effort
- Determine the optimal cost/commission mix based on internal cost objectives
- Determine optimal recall and secondary strategies
- Measure OCA performance clearly and objectively by portfolio/account type, recovery results and cost of recovery
- Optimize over the entire portfolio to meet your business and budget constraints

ActionSelect for Collections

Is an advanced decisioning solution that determines the likelihood that an outsourced delinquent account will cure at a given third-party agency. Using this information, ActionSelect for Collections then employs optimization to ensure that the best action is selected for each account placement while considering your business strategies and budget constraints.

Example: Your organization has numerous third-party debt collection partners, with numerous commission-fee arrangements. Each of your partners is likely to excel in recovering specific types of delinquent accounts, based on agent and profile particulars. Unfortunately, your current waterfall placement approach does not score the nuances of each partner and placements occur in a performance-percentage fashion with limited account segmentations. ActionSelect for Collections predicts which agency will be most effective in recovering each individual account at the best cost of recovery while remaining within overall budgetary objectives across all account recovery activities. Profits are increased in four ways due to this one simple change in action:

- Self-cure accounts are not placed eliminating third-party fees.
- OCA's perform more effectively because they have more "sweet spot" accounts in their placements.
- OCA fees are minimized negotiation is avoided.
- Future placements can be objectively measured and driven by the actual performance of the OCA, ensuring the best partners are cultivated.



Proven Solutions Driving Profitable Contact Centers

- 8 of the World's top 10 Financial Institutions
- 10 of the top U.S. Credit Card Issuers
- 12 of the top 20 U.S. Auto Finance Companies
- 4 of the top Processing Centers
- Top U.S. Telecommunications Companies

**Deployment to ROI
in under a year**

Specifications

Historical and Custom Models

Based on open standards utilizing Predictive Model Markup Language (PMML) to easily support modifications, resulting in faster deployment and validation

Champion/Challenger

Random number generation enables unbiased test design

Architecture

Operates on a wide range of platforms supporting Java Virtual Machine 1.4.1 or higher

Supported Operating Systems

Red Hat Enterprise Linux 5
Solaris 9
Solaris 10
Windows 2000
Windows XP, SP2

Supported Hardware

Sun Sparc
Intel Xeon
SAN compatible
RAM / application database space / application file system space dependent on data requirements

Supported Databases

Oracle 9i
Oracle 10g

Integration

Java Database Connectivity
Flat text files, FTP or E-mail

Contact us today at info@alisolutions.com to enable your collections operation to efficiently allocate account's to OCA's and improve your dollars collected, quickly and without risk.

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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