

Intelligent Contact Suite™

Spend Less – Collect More – Enhance the Customer Experience

Feature Highlights

- Campaign Automation
- Account-Level Actions
- Phone Rotation
- Best-Time-To-Call
- Best-Number-To-Call
- Best Channel for Optimal Response
- Treatment Targeting
- Intra-Day Control
- Pre-emptive Collections
- Champion / Challenger Testing
- Call Schedule Optimization
- Enterprise Campaign Control
- List Automation
- Compliance Enforcement—Legal, Marketing, Regulatory
- Multi-Dialer Support
- Inbound Contact Optimization
- At-A-Glance Status Viewing and Management
- Simulation
- Scalable, High Performing, Flexible

Slammed by sub-prime mortgage woes and a downturn in consumers' home values and finances, credit issuers in all industries are faced with finding cost-effective ways to reach their customers, collect payments and improve delinquency rates.

Organizations hope to find a balance between minimizing further losses from customers whose home equity lines of credit are tapped out and securing growth opportunities in a fiercely competitive industry. The pressure on lenders is compounded by the fact that Congress is considering additional restrictions on credit card fees and a first-ever limit on interchange rates. Clearly the consumer credit industry faces one of the most challenging times in recent history.

We believe you can not only survive, but thrive. By leveraging proven processes, technology and automation, you can deliver legendary customer service through improved agent effectiveness, contact center performance and enterprise agility. Our commitment to our customers' success is why some of the world's leading companies trust ALI Solutions ("ALI").

Intelligent Contact Suite

ALI's Intelligent Contact Suite enables organizations to reduce the cost of direct customer interactions, improve right-party-contacts and optimize agent resources. It is a data driven, scalable solution that enables organizations to prioritize customers most likely to respond to a call, improve risk management and collection performance, as well as contact management results. With a proven track record of delivering innovation in collections, the Intelligent Contact Suite offers an unparalleled blend of optimized processes and technologies that help improve operational efficiencies, increase performance and ensure compliance, all the while enhancing the customer experience.

- **Collect More Money** – Improve bottom line collections results. ALI offers a rich set of fully integrated platform options including Campaign Automation, Intraday Record Management, Best-Time-To-Call, and Best-Number-To-Call Contact Optimization designed to make it easier for customers to pay—and for organizations to collect.
- **Reduce Cost to Collect** – From pre-emptive collections to late stage collections, ALI lowers your cost to collect and aligns costs with optimal usage.

- **Free Up Agent Resources** – When you use ALI, you can use the lowest cost channel to connect with customers and redeploy your best agents to work more productively on higher return or more complex cases.
- **Improve Right-Party-Contact** – ALI's Intelligent Control will fast-track debtors to the lowest cost channel, at the right time, improving collections rates and overall agent productivity.
- **More Effective List Penetration** – Intensity matters! ALI works with you to deliver contact strategies based on segmentation rules that drive results.

Innovation in collections beyond dialing for dollars:

- **Data-Driven Applications** – We apply knowledge gained from the ALI domain expertise, analysis of billions of customer interactions, and your particular portfolio characteristics to optimally reach out to the right customer, at the right time, through the right channel, over any inbound or outbound device.
- **A Focus on Customer Experience** – We capture attention with targeted campaigns that effectively integrate the collections process with the total "customer view" across the account lifecycle, empowering your customers to receive the information they need, through the channel of their choice, and take the desired action.
- **Continual Improvement** – We continually capture, monitor and measure the results of every customer interaction to make ongoing improvements in ROI, best processes, Right-Party-Contacts, Promises-To-Pay and the customer experience.
- **Compliance Enforcement** – List segmentation, campaign strategy, phone rotation, call limitations – all these can be managed across all of your dialers from within the OnQ interface. This simplifies the deployment of new strategies while ensuring compliance with corporate and regulation policy constraints.



Contact. Collect. Convert.™

Proven Solutions Driving Profitable Contact Centers

- 6 of the world's top 10 financial institutions
- 9 of the top 10 U.S. Credit Card Issuers
- 12 of the top 20 U.S. Auto Finance Companies
- 4 of the top Processing Centers
- Major U.S. telecommunications companies
- 65+ product installations
- 500+ million accounts per month
- 10 countries, 3 continents
- 16 years of success

**Deployment to ROI
in under a year**

Intelligent Contact Suite

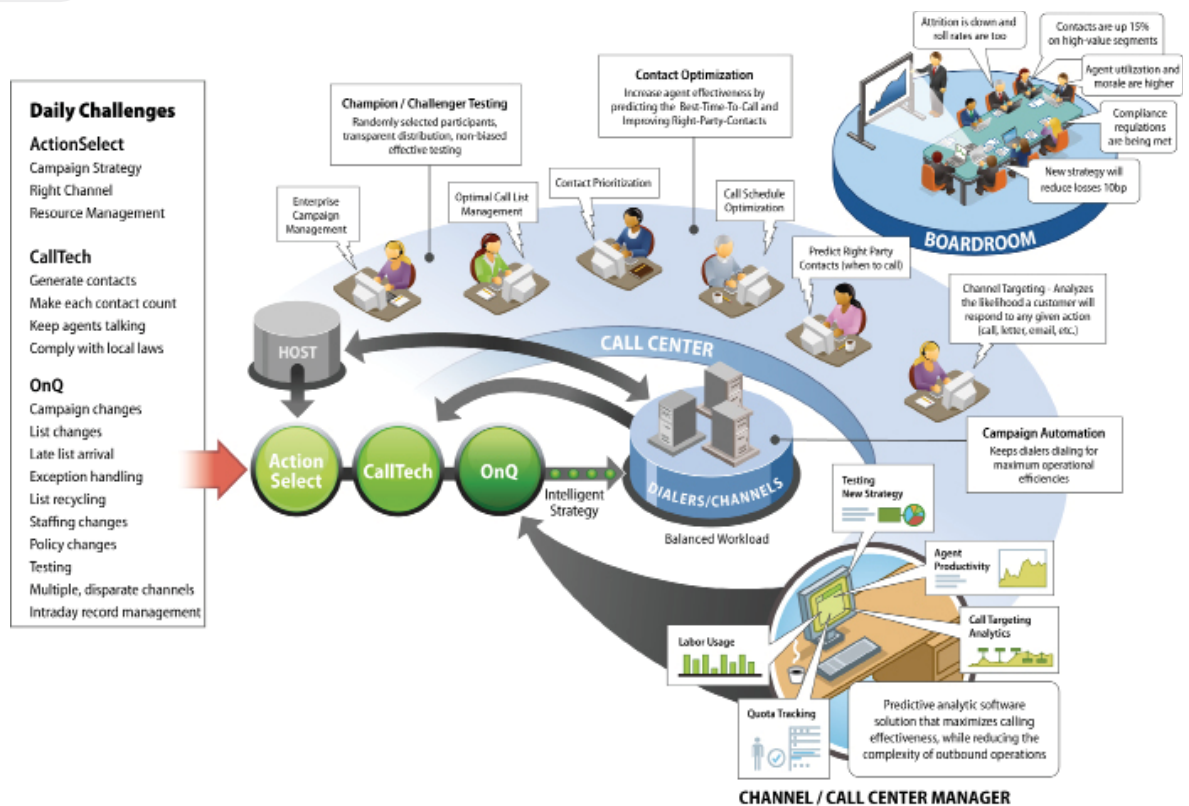
Our contact optimization solutions help organizations interact effectively with their customers by accurately predicting their behavior and response. With this knowledge collection organizations can build the best strategies and implement the most effective actions – across the customer lifecycle from first use of credit or services through to collections.

OnQ™ is a patented software solution that automates and centralizes campaign and policy management while ensuring call rule compliance.

CallTech™ is a patented predictive analytic solution that maximizes dollars collected or sales per agent per hour. CallTech optimizes daily outbound call schedules by using call targeting analytics to determine the probability of getting a Right-Party-Contact and the probability of response to the call.

ActionSelect for Collections™ is a predictive analytic solution for collections that drives optimal channel contact sequence decisions using **Action Analytics™**, optimization, and simulation.

Contact us today at info@alisolutions.com to enable your credit operation to collect more money and improve your loan loss results, quickly and without risk.



About ALI Solutions™

ALI Solutions provides best-in-class collection analytic applications that empower consumer financial service organizations to maximize agent productivity by integrating the three pillars of intelligent decision automation – advanced contact analytics, automated decisioning and dynamic campaign management. ALI's solutions increase the effectiveness of the call center by dynamically executing collection policies that solve immediate business problems while easily adapting to future industry challenges. Since 1992 many of the world's most successful companies throughout North America 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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