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# Proven, Real-World Solutions to Outbound Calling Challenges

Gain the Advantages of Right-Party-Contacts  
and Centralized List Management: Three Call  
Center Transformations



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## Executive Summary

Right-Party-Contact (“RPC”)—it is the topmost goal of every outbound call center and has a significant impact on blended centers. What’s more, it is the promise of many of today’s call center technologies. Several critical business objectives are rooted in this mission of reaching responsible parties or eligible buyers when they are available and willing to make commitments including: increasing collections from delinquent accounts, boosting selling opportunities with customers, and balancing agent costs with productivity. So it makes sense that if you can reach more right parties at the right time of day, you’ll improve your operations in several profitable ways.

Despite call centers’ best efforts and technology providers’ claims, many call centers are also struggling to achieve consistent and cost-effective operations. Symptoms of this struggle include:

- Frequent late list arrivals
- Variable agent productivity levels
- Contractual demands of insourced call lists
- Matching agent schedules with critical work levels
- Repetitive manual call list download management
- Unforeseen business events and work disruptions
- Inconsistent strategy execution at multiple call centers

Two of the premier call center solutions from ALI Solutions bridge all of these critical operational gaps—**CallTech™** and **OnQ™**. **CallTech** targets the Best-Time-To-Call (“BTTC”) for every account and **OnQ** delivers centralized list management to keep the right party targets on schedule in a single center or across multiple call centers. Together these two technologies deliver a powerful solution that boosts call centers to higher levels of RPCs than they ever imagined—and they solve a wide range of operational problems.

Today call centers of all shapes and sizes—including single-site, multi-site, single-dialer, multi-dialer, single-product, multi-product, collections and telemarketing—are using **CallTech** and **OnQ** and are increasing their RPCs at rates exceeding 15% to 20%. What’s more, they are gaining a whole new level of efficiency and profit-focused operational benefits including:

- Reduced resource cost and simplifying operations
- Maximized dollars collected or sales per agent hour
- Optimized calling schedules for actual staff resources
- Support for goals and quotas, even with staffing fluctuations
- Automated daily, weekly or monthly campaigns that run continuously with minimal effort
- Optimized daily outbound call schedules that operate according to their business rules and strategies
- Enforced calling rule compliance through real-time account-level execution

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This white paper illustrates three typical call center scenarios where the dynamic combination of **CallTech** and **OnQ** transformed the call centers into highly efficient operations with improved account contact rates, optimized agent schedules, and significantly higher profits. The stories include these three problem scenarios:

- A two-site collection center with low Right-Party-Contact rates, a disruptive insourced list, and unbalanced staffing levels.
- A single-site collection center with late list arrivals, tedious manual list segmentation, and ineffective manual agent scheduling.
- A multi-site telemarketing center with low sales per agent hour, unrealistic workforce targets, and biased Champion/Challenger testing methods.

## Scenario 1: Two-Site Collection Centers

<b>Function</b>	Collections
<b>Centers</b>	2 centers in 2 states
<b>Scheduling</b>	Prioritization
<b>Key problems</b>	<ul style="list-style-type: none"> <li>▪ Low RPC rates</li> <li>▪ Disruptive in-source list</li> <li>▪ Unbalanced agent staffing</li> </ul>

### Problems: Low RPCs. Disruptive Insourced List. Unbalanced Staffing Levels.

“That’s how we’ve always done it.” This operational philosophy has trapped thousands of businesses in outdated processes that waste resources and limit profit generation. The classic signs of collections centers stuck in outmoded business processes include: paying agents to call lists over and over, dropping accounts due to wrong numbers, stopping agents mid-stream to change lists and constantly struggling to achieve optimum agent staffing. What’s more, a typical outdated scenario in two call centers operating in different locations is that each facility collects only on accounts for its own dedicated products, not because the agents are qualified, but because their dialers do not have any list sharing capabilities.

One of our collections center customers was feeling the pain of doing business with these out-of-date collections processes. This business has two call centers in different states. Previously, each center collected on accounts for its own dedicated products. One center called only the accounts of its store-branded credit cards. The second center called two lists: the accounts of a second store-branded credit card and an insourced list from a national mobile home portfolio.

#### Low Right-Party-Contacts

The primary objective of these two call centers was to improve RPCs. This collections operation’s primary calling strategy was to sort its pool of calls from late-stage to early-stage delinquency. But this strategy

frequently resulted in two ongoing problems: Making calls to late-stage accounts when they were not home and not having the resources to get to all of the early-stage accounts. As a result, while their call penetration was fairly high, their actual contact rates were very low. The organization also faced another classic call center problem of having agents dialing the lists repeatedly throughout the day, and hoping that by the fifth or sixth call they would eventually hit each account when they were home. Plus, it was constantly dropping accounts out of the queue due to wrong numbers, thereby missing many accounts' projected best time of day to connect.

### **Disruptive In-Sourced List**

As is common for collection centers, one of these centers had taken on the workload for a third-party insourced list to fully utilize its agent capacity. While this list only required about 10% of its agents' time, the collections center was contractually obligated to call every account every day. This resulted in ineffective dialer download disruptions mid-day, with three to four minutes of downtime at either end of the list change.

### **Unbalanced Staffing Levels**

As is common in multi-site centers, these call centers' agent utilization rates were unbalanced: One center always ran out of work and the other rarely made it through its call lists each day. Even a workforce prioritization solution could not solve the problem, because it created hourly calling targets that consistently ran short or ran over agent capacity for each hour. As a result, by mid-day the call centers were typically an hour or more off schedule. Plus, to set up for work each day, dialer managers had to arrive an hour or two earlier than the agents.

## **Solution: More Right-Party-Contacts. Efficient List Management. Fully Utilized Available Resources.**

When they deploy **CallTech** and **OnQ**, call centers gain several business-critical operational advantages, including more accurate call targeting, more efficient list management, and resource utilization. In this case, our client also achieved a 15 to 20 % lift in RPCs, a 200 % increase in contacts on its insourced list and a significant improvement in agent utilization.

### **More Right-Party Contacts**

**CallTech** boosted the early-stage and late-stage collections by 15 to 20 % by using its sophisticated predictive response modeling features to precisely target Right-Party-Contacts. This replaced the collection centers top-to-bottom list calling process with BTTC precision. What's more, collection calls were no longer slowed down by wrong numbers, thanks to **OnQ**'s real-time skip-tracing functionality, which instantly queries one of the most comprehensive databases available today and delivers the most current contact information.

### **Efficient List Management**

**OnQ**'s centralized list sharing capabilities allow call centers to overcome dedicated dialer limitations. For example, in this scenario, the two collection centers downloaded all three lists, including their individual calling strategies, into **OnQ**. The application centralized the incoming lists and their strategies into a single steady stream of calls—all made at their best times. This allowed the agents at both centers to work on all of the lists simultaneously. The customized list treatment supported by **OnQ** includes giving call centers the ability to assign percentages of agent time to sub-populations, such as 20% to this collection center's

insourced mobile home list. This gives call centers complete control over their calling intensities on each list. So, for example, instead of calling every account on the insourced list from 12:00pm to 1:00pm, when almost no one is home and when accounts had learned to expect the collections calls, agents could now call the accounts throughout the day at their best times while still ensuring 100% penetration on that list. In this case, our client gained a 200 % increase in RPCs on its insourced list.

An additional benefit of **OnQ** is that dialer managers no longer have to manipulate lists throughout the day. One dialer manager reported “We used to come in two hours early to set up. Now we come in 15 minutes early for a cup of coffee.”

**Fully Utilized Available Resources**

Thanks to **OnQ**'s centralized list management capabilities, all agents receive a steady supply of Best-Time-To-Call accounts—which eliminates the problem of a mismatch between available resources and calls to make in individual centers.

**Bonus Benefit—Risk and Collections Coordination**

Frequently, risk management and collections operations are not well coordinated and rarely communicate. One of the added benefits of installing **CallTech** and **OnQ** is that the technologies overlap both departments. In this case, the improved coordination between the two departments created call strategy synergies that add to the company's bottom line.

**Scenario 2: Single-Site Collections Center**

<b>Function</b>	Collections
<b>Centers</b>	1
<b>Products</b>	1
<b>Scheduling</b>	Manual
<b>Key problems</b>	<ul style="list-style-type: none"> <li>▪ Late lists create calling inefficiencies</li> <li>▪ Manual list segmentation creates headaches</li> <li>▪ Manual staffing rarely matches actual needs</li> </ul>

**Problems: Late Lists. Manual List Segmentation. Manual Agent Scheduling.**

Among the disruptive operational problems that call centers face, late list arrivals rank at the top. No matter what actions call centers take to work around this obstacle, the results create headaches for the dialer managers and waste agent resources. Compounding this inefficiency are the added issues of manual list segmentation and scheduling. These productivity issues add further levels of inefficiency as the collection center struggles to boost Right-Party-Contacts.

### Late Lists

In this collections example, one mid-size call center contacts delinquent accounts for one general bankcard portfolio. Several times a month its call lists arrive late, leaving dialer managers only two choices: Either keep the agents waiting for the lists to arrive or resume calling on yesterday's list. Waiting 10 or 15 minutes might not be a huge waste, but more than that is unacceptable. Since call centers rarely know the exact arrival times of late lists, their only other option is to resume calling yesterday's list. This leads to agents calling customers who made payments overnight, after yesterday's lists were created. Also if the new lists are used once they have arrived, agents may recall customers already contacted that morning from the old lists.

### Manual List Segmentation

The dialer managers face another major problem. In an ongoing attempt to improve RPCs, they segment all lists into various sub-populations by risk, time zone, balance due or other variables. Then they rotate these sub-populations in and out of campaigns, hoping to hit each account at its own BTTC once every few days by moving whole groups of accounts between time slots. If these time consuming maneuvers resulted in significant right party and promise improvements, the extra work might be justified: but their costly efforts rarely yield significant rewards.

### Manual Agent Scheduling

This collection center's manual agent scheduling practices lead to significant inefficiencies. Relying on scheduling techniques, like gut instinct, past experience, and detailed Excel spreadsheets, is highly ineffective for keeping staffing levels sufficient to meet right party projections. Despite its best efforts, this collection center constantly struggles to overcome the classic problem of having either too many or too few agents on staff.

## Solution: Real-Time List Synching. Automated List Management.

When call centers complain about late call list arrivals, we say, "You don't have a late list problem: You have a real-time list synchronization problem." This simple shift in focus helps companies see how **OnQ** and **CallTech**'s sophisticated list management functionality can solve their recurring problems by giving them several powerful centralized list management capabilities, including real-time list synching and automated list management and optimized agent scheduling.

### Real-Time List Synching

Now, when lists arrive late, dialer managers simply direct agents to start calling on **OnQ**'s contingency list, which **OnQ** has already loaded on the server. On this contingency version of yesterday's file, **OnQ** has automatically excluded all accounts contacted the day before. Once the new lists arrive **OnQ** updates its database with the latest delinquency and scheduling information, at the same time removing accounts that have dropped out of collections since the previous list was generated. Meanwhile dialing continues without interruption.

### Automated List Management

**CallTech** minimizes the need for segmenting lists by using the science of predictive analytics to schedule all calls for their best time of day. **OnQ** then maintains a steady and automatic flow of records into the dialer according to a combination of each account's BTTC, the call center's calling strategies and actual agent

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resources. If some segmentation is still desired, **OnQ** can be configured to feed records to a campaign from multiple populations at the same time, or to feed from one population after another in turn. This can be scheduled for days or weeks in advance, requiring no further intervention by the dialer manager.

#### Bonus Benefit—Champion/Challenger Testing

These solutions also give call centers the power to take their productivity one step further by testing various strategies using the built-in Champion/Challenger functionality of **CallTech** and **OnQ**. In this way, call centers can easily compare strategies and choose the approach with the highest impact. This collection center used **CallTech** and **OnQ**'s sophisticated testing methodology to validate a new strategy that increased the dollars they collected each weekend, while reducing the phone calls they made.

### Scenario 3: Multi-Site Telemarketing Centers

<b>Function</b>	Telemarketing
<b>Centers</b>	3 centers in 3 time zones
<b>Products</b>	Several financial products
<b>Scheduling</b>	Prioritization
<b>Key problems</b>	<ul style="list-style-type: none"> <li>▪ Low sales per agent hour</li> <li>▪ Biased call strategy testing</li> <li>▪ Unachievable workforce schedules</li> </ul>

#### Problems: Low Sales Per Agent Hour. Unrealistic Workforce Schedules. Biased Champion/Challenger Testing.

While telemarketing is different from collections in many aspects, both operations are similar in several fundamental ways, including the need to achieve the optimal number of RPCs per agent hour and to maintain the most productive use of their agents every day. As a result, **CallTech** and **OnQ** are equally powerful in telemarketing and collections.

A perfect example of what telemarketing operations stand to gain from these two solutions is a financial services company with a diverse range of financial products, including home equity loans, checking and savings accounts, car and personal loans, and money management products. Like many companies today, this company realizes that one of the most powerful ways to increase long-term customer loyalty is to increase the number of products its customers own. To achieve this goal, the company's three telemarketing call centers conduct ongoing up-sell and cross-sell campaigns for a wide variety of products, such as credit card offers and overdraft protection.

### **Low Sales Per Agent Hour**

Despite several strategies designed to improve sales, the sales agents were not consistently reaching the parties who actually had the propensity to buy, which resulted in fewer sales per agent hour than the company had targeted. Since their list of leads did not include information on how likely each was to make a purchase, they simply loaded the leads in the order they were received and started dialing from the top of the list.

### **Unrealistic Workforce Schedules**

A significant problem was the call centers' inability to accurately schedule agents to meet actual workload requirements—despite a workforce management application purchased specifically to solve the problem. The workforce scheduling program calculated an idealized agent schedule based on the company's sales goals, often recommending either a team larger than the call centers' actual staff size or creating a schedule that could not be met. As a result, the call centers typically had problems with split shifts and unmanageable schedules.

### **Biased Champion/Challenger Testing**

Once the telemarketing centers started improving their results, they wanted to test their campaigns to maintain a process of continual improvement. Previous campaign testing methods had been ineffective due to biases. There were too many variables for the call centers to control to conduct unbiased tests, such as a wide range of agent skill levels, different days of the week, different times of day and different weather conditions.

## **Solution: Best-Time-to-Call Targeting. Optimized Agent Scheduling. Unbiased Champion/Challenger Testing.**

At the end of every business day, telemarketing call centers know exactly how they performed. The same result is true after deploying **CallTech** and **OnQ**—they find instantly that the technologies solve their problems, because their increase in sales per agent hour is immediate. Over time, our telemarketing client also gained optimized agent scheduling and dependable operational improvement functionality.

### **Best-Time-to-Call Targeting**

CallTech organizes calls according to each customer's best calling times and the call centers' actual agent resources. It does this by using intelligent response models that calculate BTTC for each account. What's more, CallTech bumps the ideal customers to the top of each time period. In this way, CallTech allows the telemarketing agents to reach the most eligible buyers first, rather than just those who are easiest to reach. As a result, our client gained a 20% lift in sales per agent hour, without increasing the size of its agent staffs.

### **Optimized Agent Scheduling**

With **CallTech**, the customer is no longer forced to try to fit its agent schedules into unrealistic workforce projections. Instead, the call centers use **CallTech's** optimized agent scheduling functionality to match workload to their exact agent resource. One unexpected outcome of the increase in agent productivity was the reduction in agent attrition due to increased employee morale. This resulted in significant savings in resource expenses and training.

**Unbiased Champion/Challenger Testing**

This telemarketing operation could take full advantage of **CallTech's** sophisticated built-in Champion/Challenger testing functionality to conduct a variety of unbiased tests, including a three-way experiment testing its Business-As-Usual ("BAU") operations against a strategy to increase contacts and a strategy to increase sales. Typically, strategies using **CallTech** and **OnQ** significantly beat BAU. When the call centers worked to increase contacts, sales bumped up 10% over BAU. But when they configured their strategies to increase sales, they increased sales by 20%. **OnQ** facilitated **CallTech's** clean, unbiased testing controls by allowing multiple lists to be fed into a single campaign with a single agent pool.

**Bonus Benefit—Do Not Call Scrubbing**

Our telemarketing client gained a substantial additional benefit from **OnQ**, thanks to the application's real-time integration with today's Do Not Call lists. This saved our client the high cost of manually scrubbing their lists, and protected them from Do Not Call fines.

## CallTech: How It Works

### The Right Answer for “When to Call?”

Every time your agents dial a delinquent account or telemarketing customer, two critical questions determine their success: What time of day will maximize the chance of getting a RPC contact for that particular individual? If the contact is made, will the customer make a Promise-To-Pay or Purchase? The good news is that one solution is delivering the right answers today—**CallTech**.

**CallTech** uses predictive analytic response models to create optimal calling schedules that increase RPCs plus Promises-To-Pay in collection centers and sales in telemarketing operations—while maximizing agent productivity. By deploying this BTTC and agent scheduling software, companies are gaining at least 15% to 20% higher RPCs, as well as their highest-ever levels of agent productivity.

### CallTech's Advantages

- Sequences your delinquent account pool or telemarketing leads into the most productive calling schedule, versus a non-scientific top-to-bottom calling strategy.
- Generates more RPC without additional agents, versus adding to your resource costs to improve results.
- Distributes work based on call centers' actual agent resources, versus forcing calls into a short “primetime” that rarely aligns with actual staffing patterns.
- Enables specific calling objectives such as calling high-revenue accounts first.
- Employs unbiased built-in Champion/Challenger testing functionality to support continual improvement, versus flawed testing methodology that leads to poor business decisions.

## OnQ: How It Works

### The Most Productive Campaign Manager Available Today

The best dialing strategy in the world won't deliver the highest results unless it is implemented consistently and without interruption. **OnQ** is a sophisticated centralized campaign and list management solution that enforces **CallTech**'s optimized calling schedule in a single call center or across multiple dialers in call center and ensures efficient dialer operations for maximized agent productivity. This intelligent list management solution helps call centers efficiently manage a single or multiple dialers in one or more call centers to reduce resource costs and make dialer operations and campaign management more effective.

**OnQ** automates and simplifies dialing operations in several high-value ways—from creating and running an entire day, week, or month-long campaign—ensuring you're meeting goals and quotas despite staffing fluctuations—to enforcing calling-rule compliance through account level business rules.

### OnQ's Advantages

- Shares workloads across multiple centers to increase productivity and continuity, versus operating dedicated dialers that restrict workflow optimization.

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- Matches work to available resources to keep calls on schedule and reduce agent downtime, versus struggling to staff manually or meet workforce applications' unrealistic goals.
- Applies continuity strategies for late list arrivals, versus disrupting your workflow and agent productivity to accommodate late lists.
- Executes real-time changes to dialer campaigns without slowing down or stopping the dialer, ensuring that agents are productively handling calls consistent with your strategy.
- Conducts bias-free Champion/Challenger testing to ensure continued improvement, versus running biased tests that cannot accurately identify the ideal call strategy.

## Conclusion

Imagine if your call centers knew every one of your delinquent accounts' propensities to answer the phone for every hour of every day. And that you could automatically overlay this data with your actual (not projected) agent staffing available. Now, imagine that this insight could be intelligently and consistently processed by a single centralized "campaign and list management brain," whose automated functionality includes distributing calls to the next available agents in one or multiple centers for an unlimited number of campaigns, while executing your campaign strategies and rules—without interruption all day, every day.

Can you imagine the results of such an idealized call center operation? The benefits would include:

- More RPCs, higher collections and increased sales.
- Greater agent productivity, allowing you to do more with your same staff size or do the same amount of work with a smaller agent staff.
- Simplified and automated dialer management that relieves your dialer managers from repetitive and time-consuming list management execution, and frees them to execute more strategic tasks.

This vision is not just a pipe dream, it's a reality for many call centers that have already implemented ALI Solutions' industry-leading **CallTech** and **OnQ** technologies. In fact, dozens of premier financial institutions are using these two powerful technologies to achieve these goals today. Now your call centers can also gain these business-transforming advantages.

Interested in hearing more? [Contact ALI Solutions](#) at 512-328-8215 or visit [www.ALIolutions.com](http://www.ALIolutions.com) to learn how our patented Intelligent Call Strategy Management Solutions—**CallTech** and **OnQ**—can help your organization improve call center performance.

## About ALI Solutions

A leading provider of contact center solutions and the leading brand providing best-in-class analytics applications to the collections market. ALI's solutions empower business users to maximize agent productivity and optimize customer contacts through advanced contact analytics, automated decisioning and dynamic campaign management. Since 1992, many of the world's most successful companies throughout North America and the Asia Pacific region have chosen ALI because its solutions enable them to proactively communicate with their customers more effectively, thereby improving business performance and enhancing their customer relationships.