
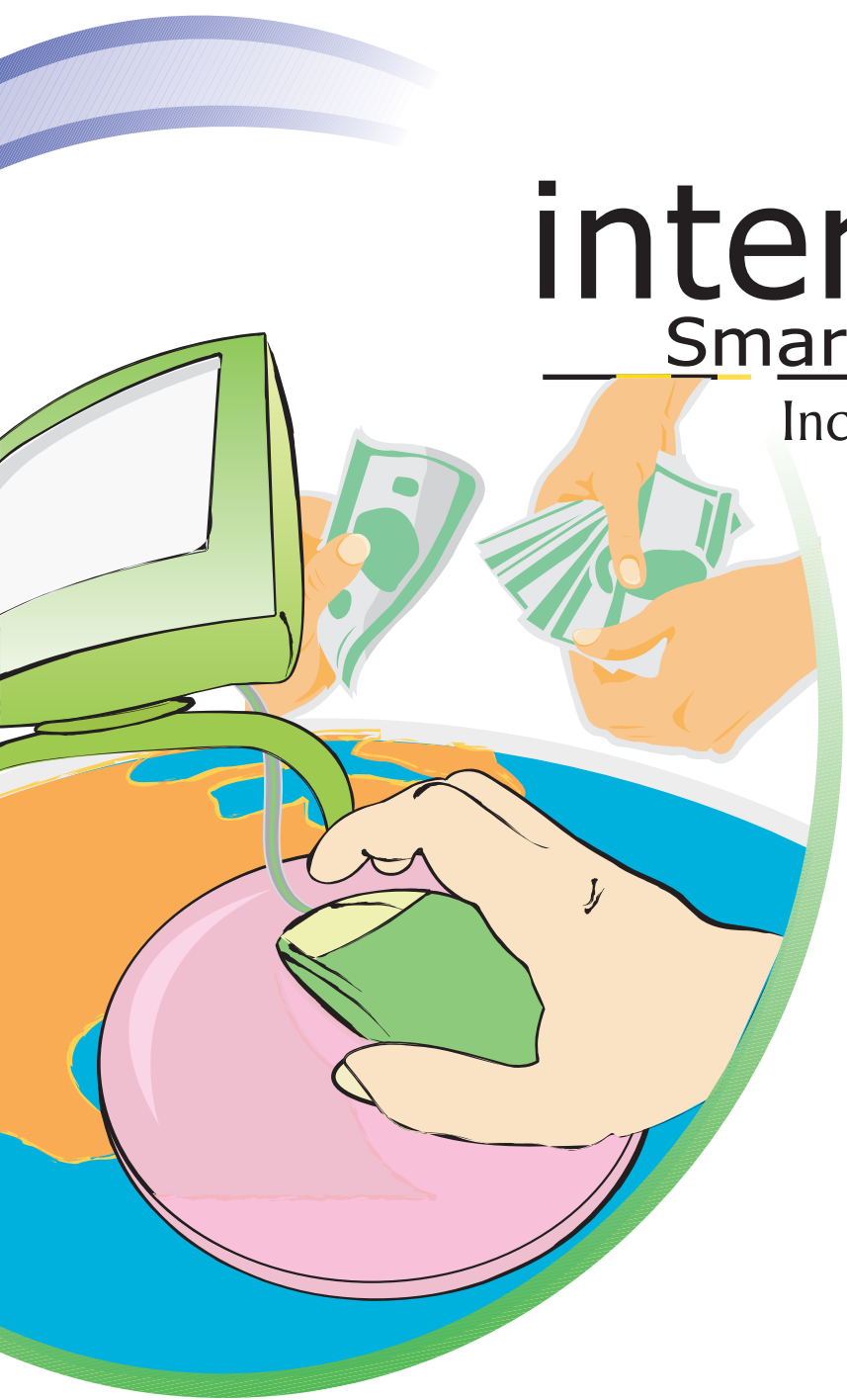


# interact

## Smart Collect™

Increase collection

productivity  control while lowering costs



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helping you make customers for life!

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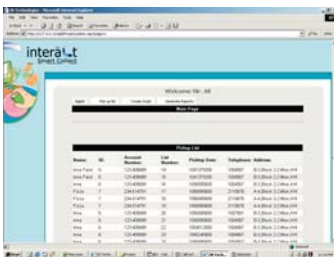
## Smart Collect™



## Increase Collection Productivity and Control while Lowering Costs

Efficient credit collection and debt recovery are critical to the profitability of an enterprise in the consumer financing market today. Based on the interact™ Predictive Dialer, interact Smart Collect™ is just the credit collection solution that will let you enhance collection control and increase business productivity at the same time.

With a growing consumer market, Smart Collect™ targets a variety of consumer financiers ranging from banks to credit companies to cellular service providers. With an efficient soft-dialing application, a comprehensive campaign manager, and an easy-to-use CSR application, Smart Collect™ increases your credit collection with a proportional increment in quality, productivity, and ROI.



### Maximize credit collection with the callback regime.

The interact Smart Collect™ will let you specify a number to be scheduled for callback. Based on a flexible callback regime, the Smart Collect™ controls the callback cycle for each running campaign scheduling callbacks based on the availability of the called party and the confirmation of claims and callback requests made by the called party. An efficient and well thought out callback regime increases business productivity by saving time and improvising on every opportunity to maximize collections.

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## Smart Collect™



### Preserve dialing efficiency:

Working with any ODBC-compliant database, the interact Smart Collect™ automatically feeds numbers to the soft dialer at an optimum rate to ensure maximum dialing efficiency.

Enhance agent  
productivity by

**300%**

### Increased ROI and reduced collection costs:

A user-friendly agent application, campaign-related greeting displays, call-relevant agent scripts, and quality monitoring applications will let you increase business productivity at lower costs. With complete managerial control and extensive quality control, Smart Collect™ spends less time on retries, locating numbers, and waiting for answers and also minimizes agent idle time at the same time.

Save more than

**65%**

of your  
manpower cost

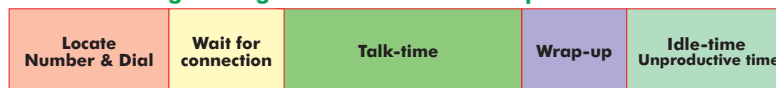
### Enhance control with the easy-to-use CSR application:

With the user-friendly client application, each agent can manage their own campaigns with complete control over callbacks and credit collections. The suite's CTI capabilities display call-related and called-party related information on a browser window, along with campaign relevant greetings and agent scripts. With different scripts and greetings for changing campaigns and switching calls, Smart Collect™ offers a top-quality agent application for efficient call handling. Everything you need to be in control of your calls and campaigns is at your fingertips with the user-friendly client application.

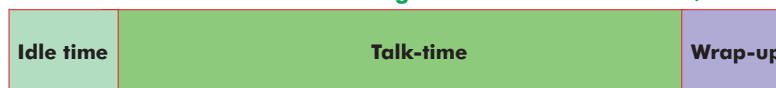


### Productivity with interact Smart Collect™

#### Manual Dialing Average 15 minutes talk time per hour



#### With interact Smart Collect™ Average 45-50 minutes talk time/hour



# interact Smart Collect™

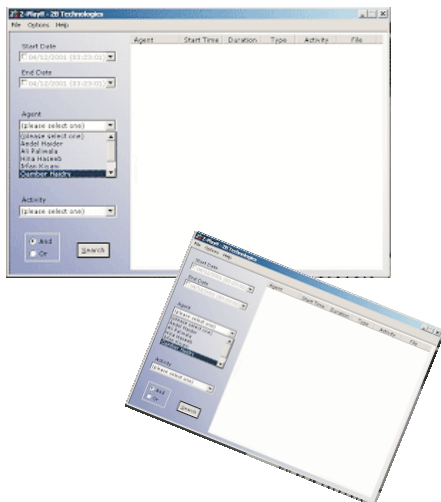


**Reporting Module allows constant improvement:** Smart Collect™'s reporting module offers an extensive set of reports to improve a company's operating efficiencies, maximize recoveries, and increase net revenues. To maximize a company's productivity, the reporting module offers multi-user access and a user-customization option. Smart Collect™'s reporting includes agent performance, billing, and real-time reports for constant monitoring and improvement.

**Monitor collection performance for quality:**

The interact Smart Collect™ offers a set of reports for performance monitoring. To be able to detect room for improvement and to be able to continuously make progress regarding collection recovery and productivity, interact Smart Collect™ also offers managers an insight on agent activity and performance in real-time.

Call outcomes	Number	% of calls
Live calls	1152	28.8
No answers	2425	60.6
Buses	365	9.1
Telcos	0	0.0
Answering mach.	0	0.0
Answering mach.	0	0.0
Faxes/modems	0	0.0
Faxes/modems	0	0.0
Abandoned calls	59	1.45
Total calls	4000	100.0
Abandoned call rate		4.75



**Call recording enhances quality management:**

Smart Collect™ offers call recording for proper quality management, making it easy for supervisors to record, evaluate, analyze, and improve agent productivity and in turn credit collection. With efficient use of hard drive space, voice conversations are recorded directly on files with equally efficient and quick retrieval and archival processes.

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## Smart Collect™



### interact Smart Collect™ Features:

- Supports all ODBC-compliant databases
- callbacks by agent
  - Call another number on unavailability of called party
  - Confirm claims
  - On request
- Automatic detection of fax, modems, and busies
- User-friendly client application
- Comprehensive reporting
- WallBoard – real-time statistics display
- Displays campaign-specific greetings
- Displays call-specific agent scripts
- Call Recording
  - Automatic archival
  - Quick retrieval
  - Best use of hard drive space
  - Playback facility
- Snooping in on conversations



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