



FBCS Inc.

FBCS Inc. is a leading provider of a wide range of accounts receivable management and collection services. FBCS offers creditors customized solutions that are designed to improve performance throughout the revenue cycle. The company was founded in 1982 as Federal Bond Collection Services, Inc., and today supports 250 collectors in its Philadelphia headquarters. FBCS was named to the 2003 Philadelphia 100 as one of the fastest growing privately held firms in the Philadelphia region.

The company offers a seasoned management team, a focus on staff and leadership development, an emphasis on compliance and quality assurance, and an advanced technology platform. FBCS provides a wide range of solutions, using the right technology to automate work strategies, handle inbound and outbound calling programs, and report results. In 2003, the group reengineered its technology platform, enabling it to deliver customized solutions and optimum results. FBCS selected the Noble Solution Suite from Noble Systems to manage its outbound collections activities.

Joseph Neary, Executive VP, explains the process that led them to Noble Systems, saying, "We were changing our collections software package to Latitude from Global Software. We wanted a predictive dialing platform that was not dependent on the collections host, but that would closely integrate with it, while offering increased speed and performance."

"We liked what we saw in the Noble solution," continues Neary. "The system is a true outbound speedster, and it includes many advanced management features that our old dialer did not. Plus, we had the added benefit of having managers that had worked with the system in other environments, so there was already a familiarity with the product."

FBCS uses the Noble solution in conjunction with the Latitude software for debt recovery programs. Noble 'pops' the debtor's account in Latitude, and the collectors work directly in the collections software package. Call results are automatically updated in the host system within ten minutes of the call, keeping customer records up-to-date without requiring large batch transactions.

The Noble solution also allows FBCS to increase its efficiency levels by using 'virtual collector' programs. With the system's built-in interactive voice response and text-to-speech capabilities, the company is able to conduct 'agent-less' outbound collections calls. "We use the IVR and TTS for low-unit yield business, where it is too expensive to use live agents. The system calls debtors, and plays a recorded message, filling in personal information and identifying the right-party contact, and offering the opportunity to make a payment automatically. We also use the features on an inbound basis for call overflow," states Neary. "The virtual collector programs are a great part of our call strategy."

Summary:

FBCS Inc. specializes in collection services, delinquency management, and special account projects. At FBCS, technology is the foundation that drives results. The company selected the *Noble® Solution Suite* as the platform for its collections programs, using the system to manage outbound dialing and for inbound call support.

Industry | Collections

Applications | Debt Recovery

Solutions | Outbound Predictive Dialing, Blended IVR, Text to Speech, Agent Monitoring, Virtual Collectors, Caller ID, Custom Interface to Latitude Collections Software, Data Exchange, Real-time Reporting

Stations | 180

The Noble dialer is integrated with FBCS' Latitude collection system to support seamless operations, data capture and reporting of all calling campaigns. Noble's open architecture gives FBCS' managers advanced reports for decision support. Neary observes, "The open design makes it very easy to grab the data we need, drill down for details, see results, and make improvements or adjustments to our programs. We can also get a lot of data and pull it into Latitude for even more reporting."

Neary also likes the way the system supports integration with other products. "The Noble Application Server is a very comprehensive and full-featured API for interfacing custom programs, both agent applications and management applications."

The Noble dialer system also supports remote and silent call monitoring. Supervisors can silent monitor collector calls and communicate with the collector without the debtor hearing, or join the call if needed to assist in effectively resolving the account. This helps FBCS achieve its goals for quality assurance and training.

Noble's *Dynamic Campaign Builder* (DCB) provides a toolset to create scripts and customize agent desktops, so that managers can build sophisticated campaigns without a complex programming knowledge. "It is so easy to build a new campaign and to make changes 'on-the-fly', which lets us be very responsive to our clients, and to fine-tune our programs to maximize results," says Neary. "We can create a campaign and deploy it very quickly. It used to take 90 minutes to build a campaign on our old system - now we can do it only 10 minutes!"

"The immediate performance benefit realized by moving to the Noble contact center platform from our previous solution was that because the dialer operates stand-alone and is not connected to our debt recovery software, we suffered none of the performance problems that we had experienced in the past," Neary states. "But, we are still able to have the tight integration with the collections software for debtor accounts and reporting."

From a productivity standpoint, Neary also sees improvements with the Noble environment, observing, "The system just does not go down. With the increased uptime, virtual collector features and screening of busy, disconnect, no answer, and answering machine calls, our contact rates are up, so our collectors are able to talk with more debtors, increasing the opportunity to recover debts."

"We have the best of both worlds – a stand-alone dialer that is not tied to our collections package, but that offers seamless integration with our Latitude software for debtor accounts and reporting. The Noble platform is a true outbound speedster, and it just does not go down. We are improving performance and contact rates are up."

Joseph Neary
Executive VP

ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in contact center technology solutions, providing innovative products since 1989. Every day, millions of customer contacts are made by agents at 4,000+ client installations worldwide using the award-winning Noble® platform for inbound/outbound/blended communications. The scalable, integrated Noble® solutions include advanced ACD and predictive dialing; unified contact processing for voice, email, and web; and integrated IVR, digital recording, messaging, quality control/monitoring systems, scripting, and real-time reporting and management tools. Call 1.888.8NOBLE8 or visit Noble Systems online at www.noblesys.com.

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