SUCCESS STORY

Based in Norfolk, Virginia, Freedom Acceptance Corporation and Military Credit Services provide financial services and credit for individuals through direct and indirect lending. Freedom Acceptance offers direct lending to customers that want to buy items at Freedom Furniture and Electronics stores located across the nation. Military Credit Services works through a nationwide network of dealers to offer indirect lending to government employees and military personnel from all branches of the US armed services.

In examining the companies' operations, management found that their growth was being hampered by a lack of reliable technology and high overhead that were not producing the desired results. Stephanie Williams, VP of Collection Operations, explains, "We identified some critical areas in our Customer Financial Services Department that needed improvements if we were going to be able to grow to the next level. For example, we were using a web-based, hosted system that did not function properly around 75% of the time. With the reliability problems and recurring expense, we often reverted back to manually dialing for CFS and outsourced calls for private sales in our Telesales division."

Williams continues, "In looking for a new technology platform, we wanted to make sure that we chose a cost-effective solution that would help us improve the daily flow of work and become more organized in our financial services team, while also helping us improve the contacts that we make in our Telesales Department. Our criteria for a system included a predictive dialer with proven reliability, call recording capabilities, monitoring and coaching abilities, right party contact strategies, callback management, and powerful reporting tools."

After looking at contact center systems from several vendors, Freedom and MCS selected the *Noble® Solution* from Noble Systems. "Out of all of the demonstrations we saw, Noble was by far the most modern of the technologies. Their team was very upfront and helpful in answering our many questions, so that everyone understood the capabilities of their product. The price-point and the accessibility and timeliness of being able to reach Noble and its people were also important factors in our decision."

Noble gives Freedom and MCS a powerful contact center platform for managing outbound dialing and message blasting, as well as inbound calls, with blended agents that can work on both incoming and outgoing calls to improve efficiencies. The companies received a platform that is tailored to their business needs, fits into their existing IP environment, and allows them to create *customized Agent Desktops and workflows* for each individual campaign. With these tools, Freedom and MCS are able to use Noble across departments, with a unified platform for its collections, customer service and telesales applications.

The *Noble Composer agent desktop builder* makes it easy for managers to build new workflows that streamline agent activities, with scripts specific to the campaign. Noble's open design supports integration to the companies' Encompass software (by Compass Technologies) for accounting and collections. With each inbound or outbound call, agents see the correct script and have instant access to customer information, without having to do manual look-ups while the customer is on the phone, helping them navigate through calls more quickly. The *Noble Recorder* feature provides automatic recording of phone calls, with advanced search and retrieval tools. The recordings can be used for verifications and compliance, as well as for agent training and quality assurance.

Noble IVR (interactive voice response) is one of the companies' favorite tools for improving efficiencies. "We love the IVR so that our calls can be quickly routed for payments options or to send a collections customer to any agent or to a specific agent, and also to support our

Summary:
Freedom Acceptance Corporation and Military Credit Services are dedicated to offering financial services that help individuals and military personnel. With the *Noble® Solution*, the companies are decreasing delinquencies, increasing receivables, improving agent performance, and making more contacts to grow their businesses.

Industry | Financial Services

Applications | Collections

Solutions | Outbound Predictive Dialing, Inbound Blending, IVR, Call Recording, Custom Desktop Designer, Agent Monitoring, Real-time Reporting & Management, IP-PBX and Encompass Integration

Seats | 20

Telesales programs," says Williams. For inbound calls, customers can select from a menu of options to reach an agent or use self-service to complete an automated payment. For outbound calls, a message blasting campaign can leave a pre-recorded message and offer the customer the option to use the same IVR menus.

The solution suite also includes the *Noble Maestro* management portal for real-time management of agents, campaigns, lists, and resources, with complete results reporting. Maestro allows managers to monitor agents' audio and video on live calls, and provides real-time 'at a glance' views of agent activities with color-coding for connected, waiting, paused, after-call work, etc. "We love the Agent Station screen and have it displayed on our 48" monitor located in the call center. This allows the agents themselves to see who is on and off calls or away from their desk," states Williams. "We also show the daily agent report. We also have added a custom reporting feature which gives an update of everyone's numbers and if they have achieved and exceeded their goals or not. It's a great agent motivator; they find this very exciting and even police each other when management is not in the call center."

Another key to the success of Freedom and MCS' platform is Noble's implementation assistance and on-going customer support programs. Williams observes, "The training was thorough, but they delivered the information in way that was easy to understand. The implementation project went very well since Noble works with you to manage the project and to make sure you have what is needed before getting started to facilitate a smooth transition. Noble's support team is knowledgeable and will work with you until an issue is resolved. They are prompt and follow up to make sure we are satisfied before they close a ticket out."

Since installing Noble, the companies have seen quantifiable decreases in delinquencies and increases in receivables, and more efficient campaigns. "The biggest gain is to reduce delinquency, increase receivables with increased contacts and to streamline calls through the IVR," says Williams. "In a three-month period, our delinquencies went from 6.64% to 5.66%. Our incoming receivables from profit and loss increased about 30%, and receivables on active accounts increased about 25%."

Freedom and MCS has also seen improvements in other areas, including agent performance and retention, and are looking forward to faster company growth with a flexible contact center platform that can grow with them. Williams finishes by saying, "Teamwork is better than ever and retention is wonderful because employees are becoming more successful than they were already. We continue to progress in a positive fashion each and every day. Our company's goals for were to go from Good to Great and I can honestly say we are already achieving the goals and are ahead of schedule. I am very pleased with the results!"

" The biggest gain is to reduce delinquency, increase receivables with increased contacts and to streamline calls through the IVR. In a three-month period, our delinquencies went from 6.64% to 5.66%, incoming receivables from profit and loss increased by 30%, and receivables on active accounts increased by 25%. Teamwork is better than ever and agent retention is improving. I am very pleased with the results! "

Stephanie Williams
VP of Collections Operations

ABOUT NOBLE SYSTEMS CORPORATION
Noble Systems Corporation is a global leader in contact center technology solutions, providing innovative products since 1989 for Unified Communications, Business Process Management and Analytics. Tens of thousands of agents at 4,000+ client installations worldwide conduct business using the award-winning Noble platform for inbound/outbound/blended communications. The scalable, integrated Noble solutions for premise, cloud and hybrid environments include advanced ACD, predictive dialing, blended processing, recording and monitoring, IVR, messaging, interaction analytics, decisioning and workforce management. Call 1.888.8.NOBLE.8 or visit Noble Systems online at www.noblesystems.com.

NOBLE SYSTEMS
CUSTOMER CONTACT TECHNOLOGIES

Americas: +1.404.851.1331~1.888.866.2538
APAC (AUS): +61 (02) 8222 0500
EMEA (UK):   +44 (0) 161 772 7100
CALA (MX):   +52 (55) 5488 6828

www.noblesystems.com