

Penncro Associates, Inc.



The need for real-time and accurate information in the financial risk management and collection industries is critical to an agency's success. As more players enter the long-term collection and risk management market, the ability to offer a competitive edge and to offer high-performing solutions is key. Penncro Associates, Inc., with a network of collection centers, has poised itself as a total solution to this segment of the industry.

Penncro, headquartered in Southampton, Pennsylvania, knows quite well how the debt collection business has grown. It has become one of the largest and most diversified outsource providers in the accounts receivable industry. Working with financial, retail, utility and telecommunications industries, Penncro offers unsurpassed accounts receivable management services through the implementation of sound business practices, superior customer service, creative solutions, team building and leading edge technology, while maintaining the highest level of efficiency and ethics.

Through its commitment to using advanced technologies and to recognizing new business opportunities, the agency's business was expanding at such a rapid pace that Penncro needed a partner to increase capacity and productivity for its collection center operations. Penncro soon found Noble Systems Corporation. The *Noble® Solution* offers a dynamic solution for high-performance, high-volume collection center operations.

David Wass, Chief Operating Officer, states, "Penncro Associates selected Noble Systems because they are the premiere solution provider that enables flexibility and open database architecture. This enabled the Penncro team the ability to tailor solutions to our clients' business drivers and enriches our integration with our enterprise solutions."

The *Noble Enterprise* platform meets Penncro's needs for a unified contact solution. The powerful desktop and scripting design suite of *Noble Composer* and *Noble Mimic* give collectors instant access to call scripts and debtor account information, integrating the agency's databases and collection software, saving time and increasing efficiency. *Noble IVR* supports outbound messaging without the need for a third-party service, skills-based routing to ensure that inbound callers get to the right place, and self-service programs with access to individual account details. In addition, *Noble Recorder* provides call recording for compliance and quality assurance programs.

Summary:

The financial business is a diverse and complex industry. Consumer spending and debt have been growing quickly, resulting in the need for more powerful solutions for companies within the debt recovery industry. The *Noble® Solution* contact center suite helps Penncro Associates – one of the largest and most diversified providers in the accounts receivable industry – keep in step with its business growth.

Industry | Financial Services, BPO, CRM & Debt Collections

Applications | Risk Management, Debt Recovery, Database Management & CRM Solutions

Solutions | Blended Inbound/Outbound, Custom Unified Desktops, IVR, Call Recording, Real-time Management & Reporting, Monitoring, Software Development, Multi-Site Networking with Remote Agents, Interfaces to TSYS, FDR, and CRS Collection software, VoIP

Seats | 115 in 4 sites

The platform is built to handle a high-transaction environment, and the system's open design makes it easy to transfer information. "As a result of the high volume and timeliness of the business, Penncro installs hundreds of thousand of records into the database each day, so time is critical, and Noble allows us to complete this task in just minutes," Wass adds.

As more than just a vendor of technology, Noble Systems values its partnership with Penncro for strategic product enhancement. Penncro has served as a BETA test site for many new Noble software releases. "Together, Penncro and Noble Systems have created a high-performance telephony engine that reaches from Pennsylvania to remote sites in McAllen, Texas and the Dominican Republic. Penncro's Operations and Technology teams work closely with Noble Systems representatives to test and improve software enhancements. Penncro is able to push the system to all limits and Noble stays poised to render solutions," says Carolynn Horrell-Chamoun, Chief Information Officer.

"We have recently established a new center in Santo Domingo, Dominican Republic," Horrell-Chamoun explains. "Penncro is utilizing VoIP strategy with MPLS networking architecture to advance ease of global expansion. For our future planning, we use a combination of strategic campaign planning, visioning, and industry forecasts to ensure Penncro's position as a premier agency, and Noble's automated dialing and technology play a large factor in our ability to meet our goals."

Penncro is on a constant quest to offer its customers more benefits and features for its financial risk management programs. This is accomplished by creating working alliances and partnerships with resources well suited to that objective. With several collection center operations and more than 800 workstations – over 600 of them powered by Noble – Noble Systems has given Penncro the necessary tools to manage its programs efficiently, effectively and profitably. "The Noble® Solution suite has empowered Penncro Associates, Inc. to become a true leader in the debt recovery industry," concludes Wass.

" Noble Systems offers us a single, unified platform with the flexibility to tailor solutions to our clients' individual business needs, integrate with our own existing applications, and support our growing collections operations. The Noble® Solution suite has empowered Penncro to become a true leader in the debt recovery industry. "

David Wass
COO

Carolynn Horrell-Chamoun
CIO

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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