

Apex Credit Management Ltd



Apex Credit Management Limited is a rapidly growing credit management company based in Stratford upon Avon. Established in 2000 as a specialist UK based consumer debt collection agency, Apex is focused exclusively upon providing credit management services to the financial services sector; notably credit management, debt collection and debt purchasing services for motor finance, credit cards, personal finance and retail finance. Since its inception, Apex has built up a solid client base on a foundation of ethical debt collection combined with a reputation for superior performance, quality and service.

One of Apex's corporate objectives is to provide exceptional service in terms of quality, technology and innovation. To achieve this goal, the business needed to invest in an automated debtor contact system. Richard Furlong, Dialler Manager, explains, "We were manually dialling and utilising an individual case ownership system that was not very productive. We had substantial growth plans and needed to invest in the technology to keep up with our business needs. Productivity was our main goal, as well as effective Management Information and call recording."

After reviewing a number of vendors and systems, Apex selected the *Contact Centre Suite (CCS)* from Noble Systems. "An independent consultant was brought in to screen the market and make the relevant suggestions to us in line with our requirements, whereby Noble Systems was recommended.

From personal experience, I have also worked with Noble in previous positions and found the solution very easy to use and highly effective," says Furlong.

Apex uses CCS to manage its collections campaigns with *inbound and outbound blended contacts* to improve collector productivity. Built-in *IVR* and *text to speech* help improve the routing of inbound calls and support outbound messaging, as well as offer debtors the opportunity to make automated payments. The *SMS* and *Email* features help the business keep in touch with debtors through multiple media channels. In conjunction with their own online payment portal, Apex also uses Noble's innovative *Click-to-Call* technology, which allows debtors to request a call from a collections agent. Acknowledging that there is a debtor waiting to make or discuss a payment, Noble's technology routes Click to Call requests to an agent as high priority. Integrated *digital recording* makes it easy to keep and recall records for compliance, quality control, notes of promises to pay and training purposes.

Summary:

Apex Credit Management Limited is a specialist UK based consumer debt collection agency serving the financial services market. Since its establishment, Apex has experienced rapid growth based on its reputation for superior performance, quality and service, and today works closely with financial services companies from across the UK. The Noble CCS solution gives Apex a contact centre technology solution that helps it stay at the forefront of its industry.

Industry | Credit Management Agency

Applications | Collections

Solutions | Outbound Predictive Dialling, Inbound/Outbound Call Blending, Integration to VoIP Noble PBX, Customised Agent Workflow, Real-time & Historical Reporting, Multiple Sites

Stations | 150 in 2 sites

In addition, Apex's contact centre infrastructure is complemented by the Noble IP-PBX, which works seamlessly with their Noble CCS contact centre platform for a truly unified telephony platform. Noble's success in the global collections market is largely attributed to the easy integration to 3rd party debt collection software platforms. Noble CCS offers an open platform that fully integrates with Apex's own internal Debt Recovery system enabling debtor specific account information for collectors via screen pops. This saves collectors time which may ordinarily be spent manually searching for a debtor's record.

"There are many things that we like about the functionality of the Noble CCS system," states Furlong. "For example, the *IVR Builder* is very user friendly and feature rich. We use this for many different reasons such as handing of calls to our automated payment system as well as setting up a Transfer to IVR for when we hit answer machines – this feature works in line with Text-to-Speech to leave automated customer specific messages increasing our agent productivity and per hour KPIs."

Noble Systems provides a complete network of support and services for its clients, including project management and implementation assistance, training, and ongoing support. Furlong describes Apex's experiences with the Noble services team, saying: "The training that we have had from Noble Systems has been very good; we have been impressed by the Trainers who are very knowledgeable. We have also been impressed with the Service Desk support, but we have had no major issues in this area. Due to the large range of features we have purchased from Noble – and our own appetite for innovation – we are regularly in contact with the service desk and have a good rapport with the team."

The Noble CCS platform has given Apex Credit Management a complete solution for its collections centre programs. Furlong observes, "We were previously manually dialling, therefore productivity has increased substantially since we implemented the dialler. We are delighted that this technology has helped our business grow substantially, enabling us to manage more of our clients and our own debt on a month by month basis. We have seen a vast improvement in Management Information as we now have a wealth of reporting and intelligence that was not available to us pre-dialler. Each function that we use within the dialler brings us a definite gain, be it in customer satisfaction, agent productivity or business revenue."

" Noble Systems came recommended, and productivity has increased substantially since we implemented the dialler. With higher per hour KPIs and improved performance, the business is able to grow substantially, managing more accounts on a month by month basis. Each function that we use within the dialler brings us a definite gain, be it in customer satisfaction or agent productivity or business revenue."

Richard Furlong
Dialler Manager

ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in contact centre technology solutions, providing innovative products since 1989. Every day, millions of customer contacts are made by agents at 3,000+ client installations worldwide using the award-winning Noble® platform for inbound/outbound/blended communications. The scalable, integrated Noble® Solution includes advanced ACD and predictive dialling; unified contact processing for voice, email and web; and integrated IVR, digital recording, messaging, quality control/monitoring systems, scripting and workflow, workforce management and real-time reporting and management tools. Call +44 (0) 161 772 7100 or visit Noble Systems online at www.noblesys.com.

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Company Registered in England no.03875607. Address: Noble Systems UK Ltd, 11 Commerce Way, Westinghouse Road, Manchester, M17 1HW



EMEA (UK): +44 (0) 161 772 7100

Americas: +1 404 851 1331

APAC (AUS): +61 (02) 8222 0500

LATAM (BR): +55 (11) 2246-2740

www.noblesys.com