

Atlantic Credit & Finance, Inc.

Atlantic Credit & Finance is one of America's fastest growing private companies. When the collections agency needed an advanced technology solution to support the growth of its collections center, it selected the Noble™ Solution Suite. The system's performance and reporting tools are helping Atlantic Credit & Finance continue to expand its collections programs.

Atlantic Credit & Finance, Inc. is a leading purchaser and manager of unsecured, consumer-distressed assets—managing in excess of \$5.0 billion. Inc. magazine recognizes Atlantic Credit & Finance, Inc. as one of America's fastest growing private companies. Based in Roanoke, VA, this privately held business that employs more than 400 people and manages nearly two million consumer accounts. The company's rapid growth—since its inception in 1995—stems primarily from the commitment of each Atlantic employee, starting with its founders, to its customers, including debt sellers and individual consumers.

The agency's rapid expansion resulted in the need for a more powerful contact center technology solution. Niel Devasir, CIO, explains, "Our growth over the past years has been huge in terms of people, accounts, revenue, etc. – it has affected all areas of our business. To support this, we needed a system that gave us more capacity for dialing, increased speed, and the ability to integrate with our collections software."

Atlantic Credit & Finance looked at several solutions and selected the Noble™ Solution Suite from Noble Systems to replace its existing dialer. "We really liked what we saw in the Noble Solution," says Devasir. "The reporting system was pretty amazing. And, the built-in agent coaching features and monitoring

tools – such as the ability to see our agents' real-time activities on-screen – were outstanding. We talked to other users and heard great things about the performance of the system as well as the responsiveness of the support team. And, the integration with our external software was also important."

The agency is using the blended Noble platform to support its collections activities for delinquent accounts. The Noble solution integrates directly to Atlantic Credit & Finance's



CLIENT PROFILE

Industry	Collections Agency
Applications	Collections
Solutions	Enterprise Solution, PDS, Blending, Dynamic Center Reporter (DCR™), Interactive Voice Response (IVR), Automated Messaging, Collections Software Integration
Features	Outbound Predictive Dialing, Real-time Reporting & Management, 'Virtual' Campaigns, Integration to Latitude Collections Software, Avaya PBX Interface
Stations	96

“ The integration with our collections software is very strong. We have increased both the speed and the capacity of the dialer and have dramatically reduced wait times. Noble’s reporting and monitoring tools are outstanding and allow us to track performance and to make changes that help us improve efficiency and productivity. ”

Niel Devasir
CIO

Latitude™ collections software. “We have actually switched to Latitude since we purchased Noble, and the integration is great. We have a seamless interface,” observes Devasir, “so that our collectors can work directly within the Latitude software to update debtor records immediately, rather than recording information in one place and transferring it later. We also load lists for dialing automatically from the collections database.”

Noble offers the agency an expanded suite of built-in features and tools to help it improve performance. “The reporting features are really great. We really like the ability to see what our collectors are doing in real-time. We can see results immediately so that we can make changes to programs if we need to. We can also identify where more training is

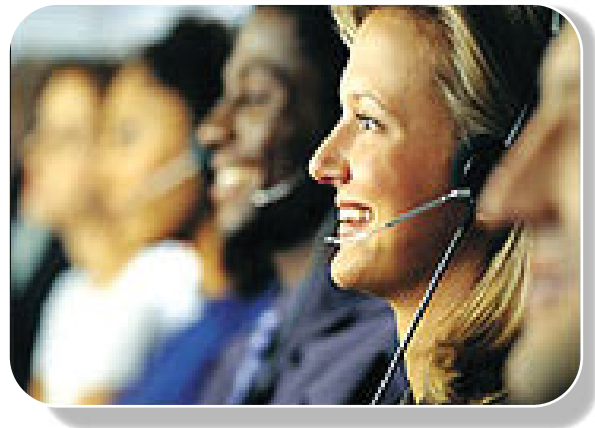
needed. For instance, when we saw

that after call work time was too high, we were able to teach our collectors how to close out their calls more efficiently so they could move on to new ones,” says Devasir.

In addition to having increased capacity and speed, the group plans to use Noble to improve productivity even further by ‘working’ weekends. Devasir states, “We intend to use the IVR and Messaging components on an outbound basis to leave messages on the weekends. The debtors can then call us back during the week, increasing inbound contacts as well as outbound calls.”

When it comes to implementation services, training and support, the Noble Care® team is second to none. Devasir comments, “We do not have any complaints about the service from Noble Systems. They lived up to their reputation. The implementation went as smoothly as it could, with on-site training and assistance. And, the support team is proactive to follow-up on issues and to work towards timely resolutions.”

With the Noble Solution to drive its collections center programs, Atlantic Credit & Finance should be able to continue its record-setting growth. “We went from 36 stations to almost 100 stations, and with the increased capacity of the dialer and the faster speed, we are getting great results. Our wait times have been reduced from an average of 30 seconds with our old system to just a few seconds with Noble. And, the dynamic monitoring tools allow us to track results and to quickly respond by making changes to help us improve efficiency,” concludes Devasir. “Overall, we are extremely pleased with Noble Systems.”



Latitude is a trademark of Global Software.

ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in contact center technology solutions, providing innovative products since 1989. Tens of thousands of agents at hundreds of client installations worldwide conduct business using the award-winning Noble platform for inbound/outbound/blended communications. The scalable, integrated Noble solution includes 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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