Proprietary  Payment IVR platform enabling faster automated resolution and reduce agent interaction.

* Channels of Incoming calls
  + Email
  + SMS
  + Letters
* Caller’s account identification
  + A caller’s account is identifies based on the phone number they are calling from.
  + If we cannot identify the record based on the phone number, the caller is prompted to enter the account number.
  + 72% of account are retrieved by this method. The other 28% are transferred to an agent.
  + Host platform is queried in real time with the phone number or account number to retrieve the account.
* Caller’s identity authentication
  + The caller is asked to confirm their name. If the name does not match the name on the host platform the call is transferred to an agent.
  + 8% of the calls do not have a name match.
  + The caller is then asked to enter their zip or last 4 digits of their SSN for authenticating their identity. If the identity is not authenticated the call is transferred to an agent.
  + 6% of the callers are not able to identify themselves.
  + 61% of the callers are able to successfully identify themselves and have a valid account in the host platform. These calls are taken to the next step.
* Callers are announced options they can choose from
  + 23% of authenticated callers hang up. 77% pick an option.
  + 78% of the callers opt to talk to an agent.
  + 14.5% prefer to pay the amount in full or pay a partial amount.
  + 0.5% ask for the web site or mailing address.
* Payment options
  + The caller is offered to pay the full account balance or a partial balance.
  + 13% prefer to pay the amount in full or a partial amount by credit card.
  + 1.5% prefer to pay the amount in full or a partial amount by credit card.
  + The caller is asked for their payment information and the payment is posted to the host platform in real time.
* Advantage Payment IVR
  + Cost per call -$0.22
    - Typical Vendor cost -$xx
    - Avg gross monthly collections IVR $47,199
    - Avg payments through agent transfers: $79,186
    - Avg monthly IVR calls received 3296