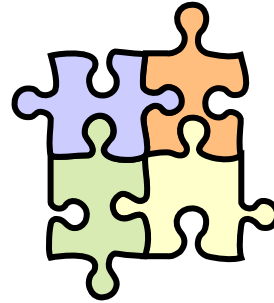


## Debt Collection Services

### KEY FEATURES:

**CALL BLENDING**  
**EMAIL TREATMENT**  
**CALLBACKS MANAGEMENT**  
**ANSWERING MACHINE DETECTION**  
**INTEGRATED WITH YOUR CRM**  
**COLLECTIONS PROCESS SCHEDULE**



There are two main objectives in debt collection:

- 1) **Collect the past due amount**
- 2) **Re-establish the relationship**

The only way to successfully collect payment is through persistence and that means contacting the debtor by all available media: telephone, e-mail, fax, SMS and mail. DialTek debt collection applications allow you to manage the various communications technologies and automate the process – lowering your cost and improving your collections:

**Predictive dialing** – the DialTek predictive dialer detects wrong numbers, manages call backs, detects answering machines and can leave various messages in voice mail/answering machines. Non productive calls are filtered and not sent to the Agents thus enhancing their performance and results. Furthermore the ability to adjust the dialing patterns of the predictive engine allows you to control your contact and abandon rates in order to maximize the performance of your list. Time is of the essence for collection campaigns. The DialTek predictive dialer can more than double your Agent productivity.

**Multiple media** - The DialTek platform can also send emails, and in the future SMS messages. The use of an IVR to handle inbound calls to identify the account number, capture the caller's telephone number while updating your database and ensuring precise routing to the proper Agent. These multimedia options result in a lower cost and more effective means to continue the collection process and provide results.

**Scripting to optimize quality & productivity** - Scripting is fundamental for your collection needs. The Agents will have access to all relevant information related to client's history from one unique application tool. Your agents can process transactions, send authorization request and update account information in real-time. Armed with this predefined information, the Agents now have on hand all rebuttals, objections and answers to answer all the questions your clients may have.

**Answering machines** - In a business to consumer environment there is no way to avoid answering machines, these devices are a nuisance for collection agencies. Our solutions allow you to leave a predefined voice message on all detected answering machines. Moreover we can go a step further and leave tailored messages based on number of attempts that can be more legally oriented in the event of multiple attempts on the same voice mail box.

**Call blending** – support both inbound and outbound calls by the same agent, inbound calls can be handled by IVR and or Agent, if Agent based inbound calls take priority. Automated outbound calls are placed when all inbound calls are handled. Allow clients to contact a specific agent through the personal message queue or contact a pool of Agents, for quicker call back through the general message queue.

**Integrated with your CRM** – included support for SQL or Oracle, Web Services support for AS400. We can connect to nearly any system. DialTek has a full-time staff of data experts to assist in building systems connectivity and program scripts.