

- *Collect more dollars*
- *Reduce delinquent roll-rates*
- *Simplify list management*

## Private Label Credit Card Issuer

Tough Economy—What Tough Economy? Delinquent Roll-Rates Are Dropping Every Month

### Business Need

Our client is one of the largest issuers of private-label credit cards in the United States, having relationships with numerous large, national merchants. In the current economy, where delinquencies have been rising, our client wanted to take proactive steps to keep this trend from negatively impacting its bottom line.

**Their objective was to increase right-party contacts in order to reduce roll-rates. But that was not enough: they also wanted to achieve these improvements while making life simpler for the professionals at their collections operations.**

### Solution

**CallTech™**, which takes the guesswork out of when to call by creating an optimized daily calling schedule, combined with **OnQ™**, which simplifies list management on one or more dialers.

### Results

With CallTech's optimized calling schedules, our client improved call center effectiveness by increasing dollars collected, reducing roll-rates, and reducing personnel costs.

Using CallTech and OnQ, early-stage delinquent accounts showed a 15% increase in right-party contacts versus Business-as-Usual (B-A-U). Late-stage accounts did even better, achieving a 20% gain, as proved by Champion/Challenger testing.

Of course CallTech's lift in right-party contacts translated to a decrease in delinquent roll-rates. In fact, in an 18-month evaluation our client conducted, roll-rates dropped every month.

### Simplicity

Our clients other goal was simplicity. If the Dialer Managers could spend less time babysitting the dialer, they could focus more on agent motivation and training. Because OnQ lets them create an entire day's (week's) campaigns in advance, they can just walk in each morning and be ready to go.

### Summary of Success

CallTech and OnQ met our client's goals of increasing right-party contacts in order to reduce roll-rates and increase dollars collected. Unlike many productivity solutions, Austin Logistics' software also made these call center professionals' lives simpler—and gave them time to focus on more strategic issues.



### **About Austin Logistics**

Austin Logistics is a leading provider of analytic software and custom modeling solutions that use predictive intelligence to drive more profit from every customer interaction.

Austin Logistics determines the optimal treatment for each transaction by collecting disparate data from multiple sources and applying advanced modeling techniques. All Austin Logistics products are designed to deliver a six-month Return On Investment.

Austin Logistics, established in 1992, is headquartered in Austin, Texas. The company maintains business and development offices throughout the United States and in Asia.

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