

- *Increase customer contacts*
- *Collect more delinquent payments*

## Auto Finance Lender

CallTech™ Helps Automotive Financing Company Avoid Costly Repossessions

### Business Need

Our client is a leading consumer automotive finance provider in the United States. Flexibility and diverse product offerings are the keys to their success. Our client has a large number of accounts that have become delinquent on their auto loan payments. In order to avoid the expensive cost of auto repossession, it is important that their collection department operate more efficiently. They believed that it was possible to become even more productive without raising operational costs.

**Our client's goal was to improve their already efficient collections operation by increasing right-party contacts in order to collect more delinquent payments.**

### Solution

**CallTech™**, Austin Logistics' best-time-to-call software and **OnQ™**, which centralizes list management for simplified strategy execution.

### Operation

After meeting with our client to determine their collection goals, Austin Logistics strategy managers were able to determine the best solution for their needs. Based on the desire to collect more dollars by reaching more right-party contacts, Austin Logistics determined that CallTech and OnQ would be the best solutions. Austin Logistics' team of modeling experts began to collect data from our client's daily call download. Using the prior call history and customer account information that Austin Logistics collected, CallTech was able to calculate the probability of a right-party contact, wrong-party contact, and non-contact for every hour of the calling day.

CallTech provided our client with the opportunity to enter, for every hour of their calling day and every day of their calling week, the number of actual resources available for each hour, the average productivity rates of these resources including break times and lunch times. Using these resources, CallTech calculated the most optimal time to call each account over the entire day and created a calling schedule focused on reaching the maximum number of right-party contacts. This optimized calling schedule ensured that our client reached the maximum number of debtors with the highest probably of paying.

OnQ allowed our client to improve pacing and management with a single daily campaign, to balance calling schedules across their multiple call centers, and to comply with calling regulations. OnQ provided real-time skip-tracing capabilities through the integration of First Data's FastData<sup>SM</sup> database, allowing the client to overcome bad phone numbers. OnQ also provided user-friendly tracking and reporting.

## Results

Immediately after implementation, our client was able to track an increase in right-party contacts. By using CallTech's built-in Champion/Challenger feature, they were able to measure CallTech's success by comparing their Business-as-Usual (BAU) operation with CallTech's optimized calling schedule. Results from this test showed CallTech's optimized schedule delivered a 19% increase in right-party contacts over our client's BAU operation.

## Summary of Success

With Austin Logistics' CallTech and OnQ, our client was able to significantly increase their right-party contacts and payments, therefore reducing costly automobile repossessions.



## 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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