



cxm industry  
application



collections



customer experience management

## collections industry

Are your collectors in compliance with the FDCPA and company policy? Are you getting maximum production from each of your collection attempts?

The **cxm**® software suite will help you stay in compliance and improve your collection efforts.

**cxm** offers a comprehensive suite of software solutions for collection organizations. With so many issues facing the collections industry, **cxm** offers systems that zero in on those specific needs.

### cxm powers your collections efforts by:

- Improving Collection Rates
- Evaluating Collector Performance
- Ensuring Compliance
- Resolving Disputes Favorably
- Assuring Quality
- Minimizing Liability

At the core of the **cxm** software suite is a scalable recording system that can be configured to automatically record any call within your organization. Co-nexus, Inc. designed the **cxm** system with collection efforts in mind. **cxm** easily integrates with both the PBX and dialer to ensure that any call within your organization can be recorded and indexed with critical call details to easily locate any recorded conversation.

### improving collector performance

If your collector workforce is like most in the industry, you have 20% of your collectors who are outstanding, 60% who are acceptable and 20% who are underperforming. With **cxm** you can boost your acceptable performers up to the excellent level, dramatically increasing your bottom line. **cxm** Performance Evaluation software helps you identify the successful traits and practices of your top tier collectors and the deficiencies of others. Further, recorded calls from your top collectors can be easily disseminated to your team as perfect examples of how to handle debtor objections or reinforce payment obligations.

customer experience management a 360° view of the complete customer experience

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ACA

INTERNATIONAL

The Association of Credit  
and Collection Professionals

Member

## cxm software suite includes modules that:

- Automatically record collector-debtor phone conversations
- Capture the collector's PC activity
- Allow supervisors to "Live Monitor" collection attempts from their PC
- Add Audio Mining capability
- Easily score collector performance
- Route inbound calls using a dynamic IVR system with agent screen pops

## recording of collector-debtor conversations is a powerful and indispensable tool.

### ensuring compliance

**cxm** features focus on increasing the effectiveness of your agents' collections efforts, while minimizing liability and helping to maintain compliance within your business. With the access afforded by our streamlined call retrieval features, audio mining and live monitoring, **cxm** delivers a 360° view of your collections communications. This gives you the power and capability to manage the practices of your collection team ensuring collectors are in compliance with company policy and government regulations.

### sample collector grading form

The screenshot shows a web-based interface for a 'Commercial Collections' grading form. At the top, there is a navigation bar with links: 'Browse Calls | Reports | Grading | Rules | Maintenance | Configuration | Profile | Logout'. Below this, the page title is 'Commercial Collections'. The form contains the following fields:

- Collection Agent: Ed Jones
- Supervisor: administrator
- Date of Call: 1/31/2005 11:42:46 AM
- Length of Call: 00:02:59
- Debtor Name:
- Score: 92

Below these fields is a section titled 'COMPLIANCE' with a table of questions and radio button options:

Question	Options
Did agent identify himself?	<input checked="" type="radio"/> Excellent <input type="radio"/> Satisfactory <input type="radio"/> Acceptable <input type="radio"/> Needs Improvement <input type="radio"/> N/A
Did agent properly identify Maximum Collections, Inc.?	<input checked="" type="radio"/> Excellent <input type="radio"/> Satisfactory <input type="radio"/> Acceptable <input type="radio"/> Needs Improvement <input type="radio"/> N/A
Did agent advise debtor that the call was an attempt to collect a debt?	<input checked="" type="radio"/> Excellent <input type="radio"/> Satisfactory <input type="radio"/> Acceptable <input type="radio"/> Needs Improvement <input type="radio"/> N/A
Did agent advise debtor that information obtained during the call could be used to collect the debt?	<input type="radio"/> Excellent <input checked="" type="radio"/> Satisfactory <input type="radio"/> Acceptable <input type="radio"/> Needs Improvement <input type="radio"/> N/A
Did agent obtain verbal acknowledgement from debtor?	<input checked="" type="radio"/> Excellent <input type="radio"/> Satisfactory <input type="radio"/> Acceptable <input type="radio"/> Needs Improvement <input type="radio"/> N/A

**cxm** sets the standard for effective collector-debtor interactions by providing critical interaction data, and a multi-faceted interface with which to use that information, in the most valuable and actionable way. Utilizing a web browser interface, **cxm** users can quickly and easily locate any recorded call. Since the recordings are stored in a standard format the files can be attached to email messages and opened with any media player.

Discover what **cxm** solutions can do for your collections business.

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