VIRTUAL COLLECTIONS

How online agents dramatically improve A/R

Presented by:

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&

Zoey

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Agenda

- Introductions
- Methods of the past & today
- Current customer pathways
- Why the technology works
- “7-clicks or less”
- Century Link 6 month review
- What if you could…
- Technical overview
- Conclusive Statements

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Introductions

MEET ZOEY,

The new concierge that Communicates with students on their terms, in their space.

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Methods of the past & today

Methods of the Past:

1. Mailers and delinquency bills to students
   - Take several days to reach destination
   - Have Low response rates

2. Phone Calls to students and parents
   - Millennials prefer not to engage in phone conversations
   - Parents are working during the day

TODAY's Innovation:

1) The Avatar Email campaigns and private comm. channel
   - 100 % unique and 100% Compliant
   - Reaching millennials where they would prefer
   - An emotive and positive user experience

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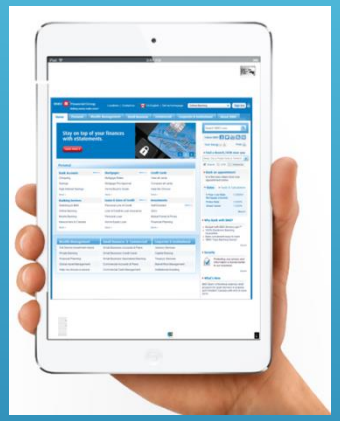
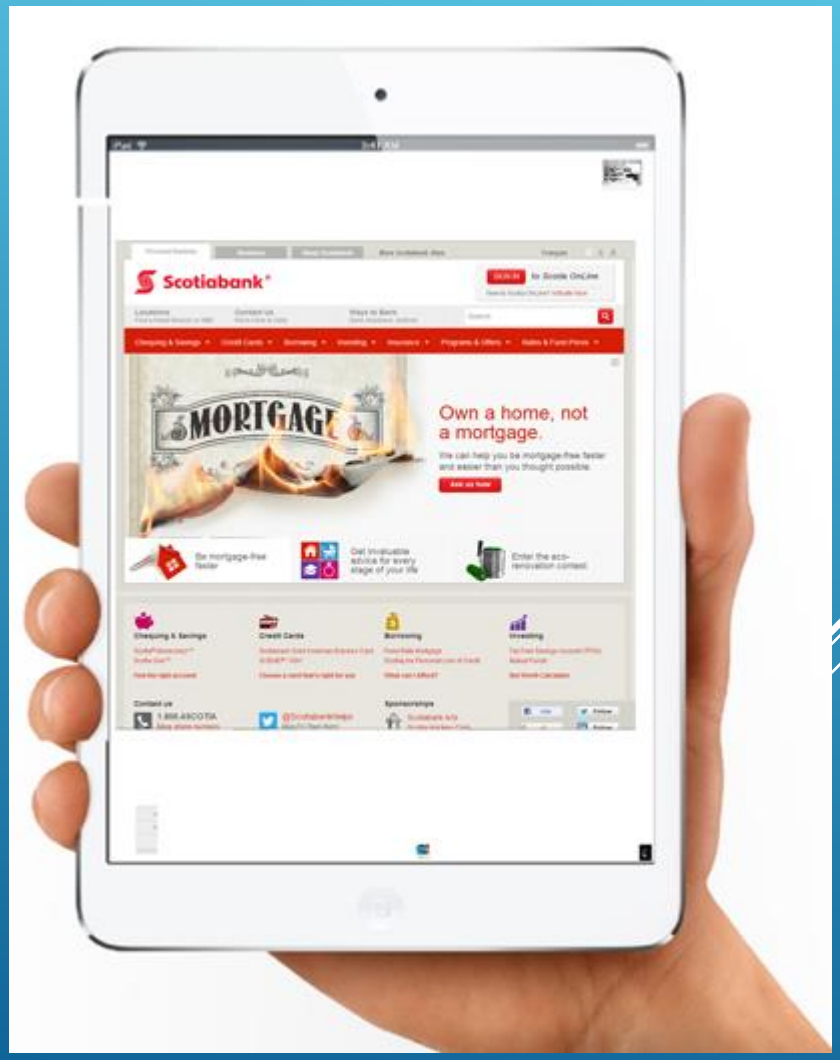
Current customer pathways





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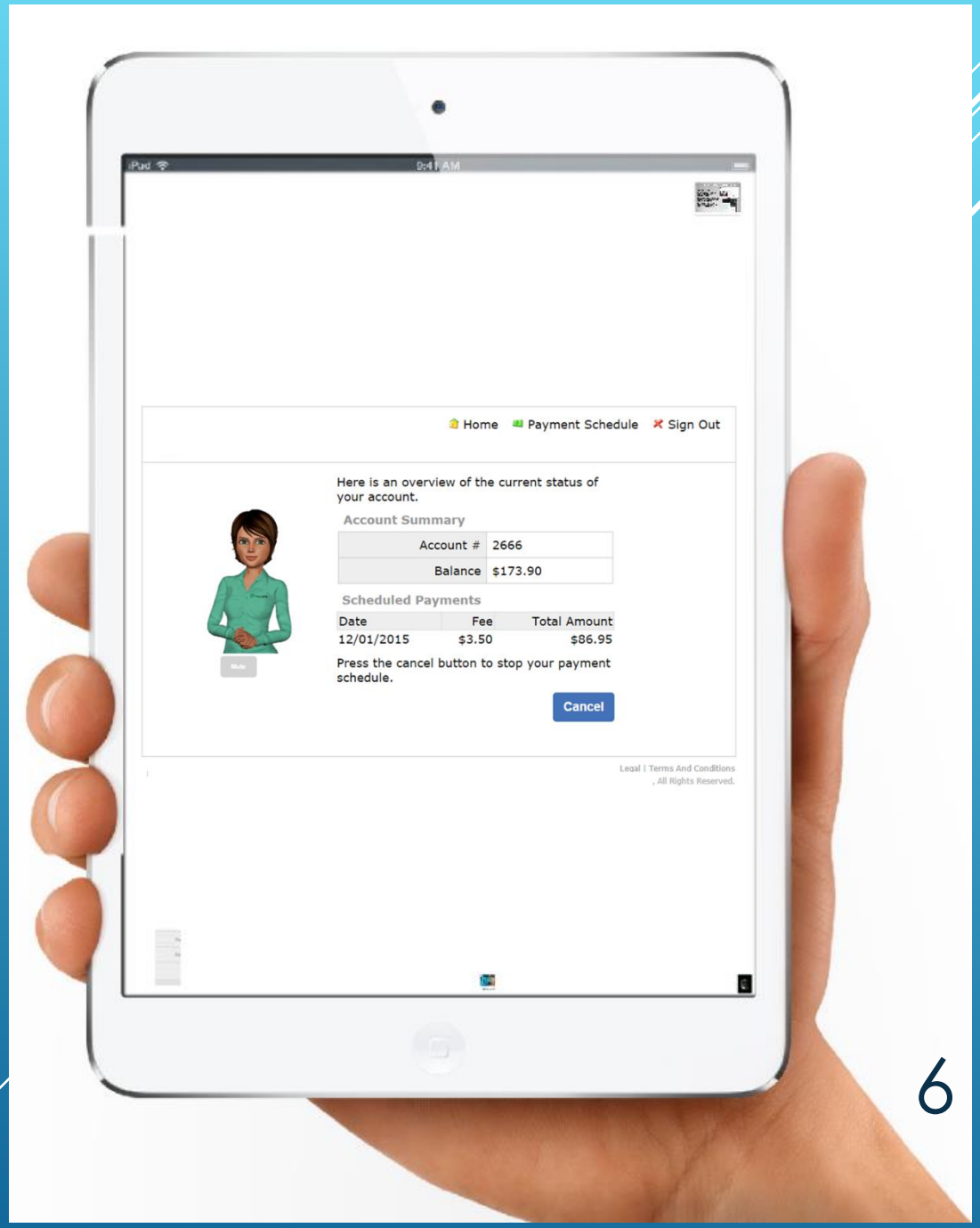
Why it works

Single-minded approach



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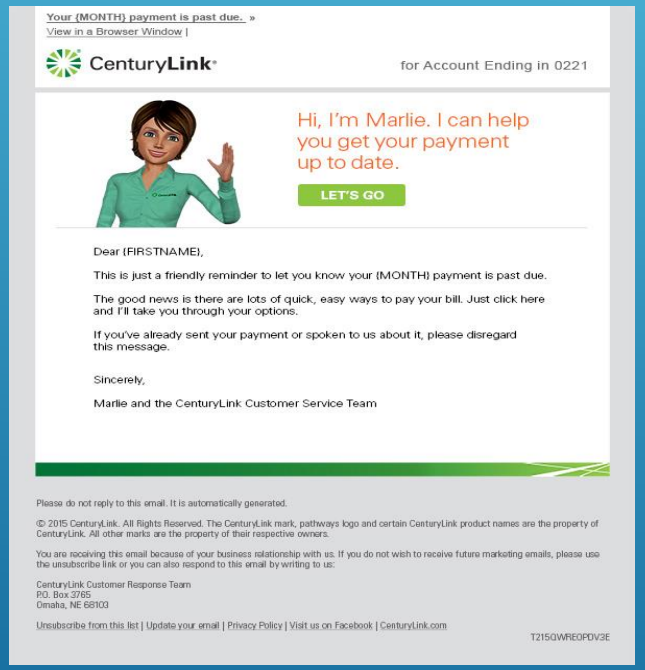
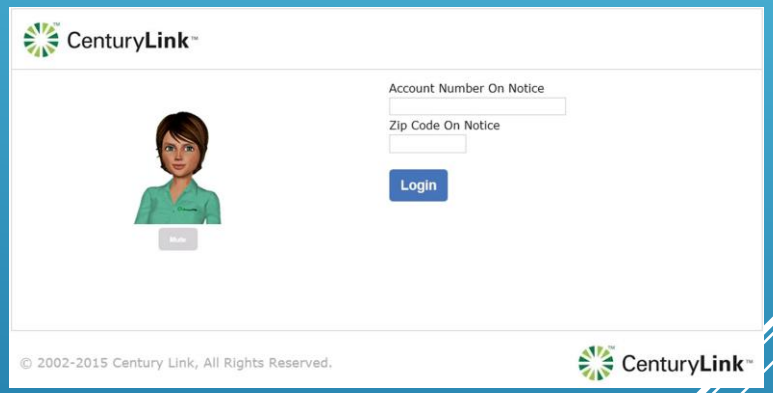
What if you could get your student's payment resolved in 7 clicks or less?





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7 clicks or less

CenturyLink™

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Here is an overview of the current status of your account.

Account Summary

Account #	2666
Balance	$173.90

Scheduled Payments

Date	Fee	Total Amount
12/01/2015	$3.50	$86.95

Press the cancel button to stop your payment schedule.

Cancel

CenturyLink

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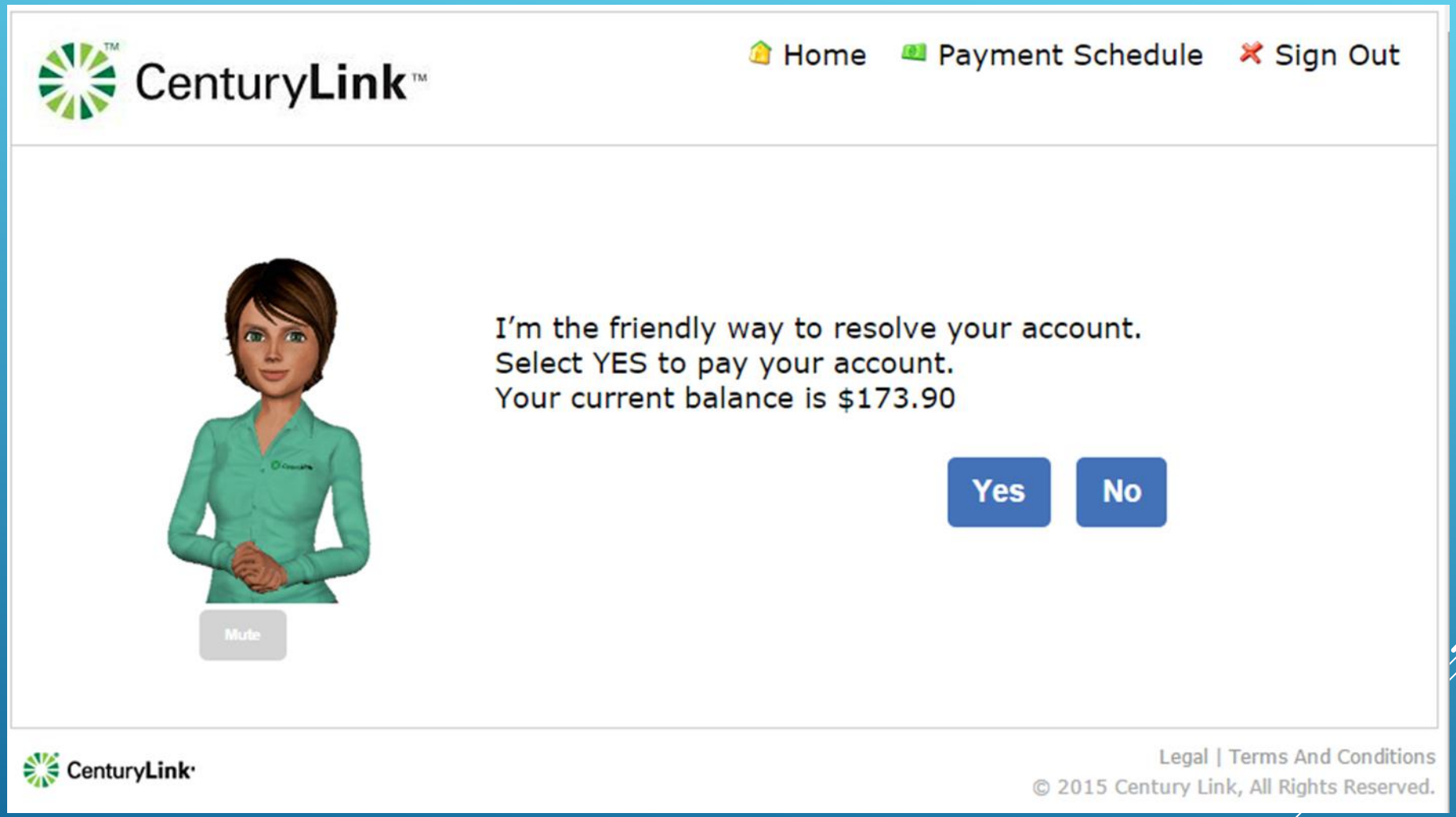
7 clicks or less



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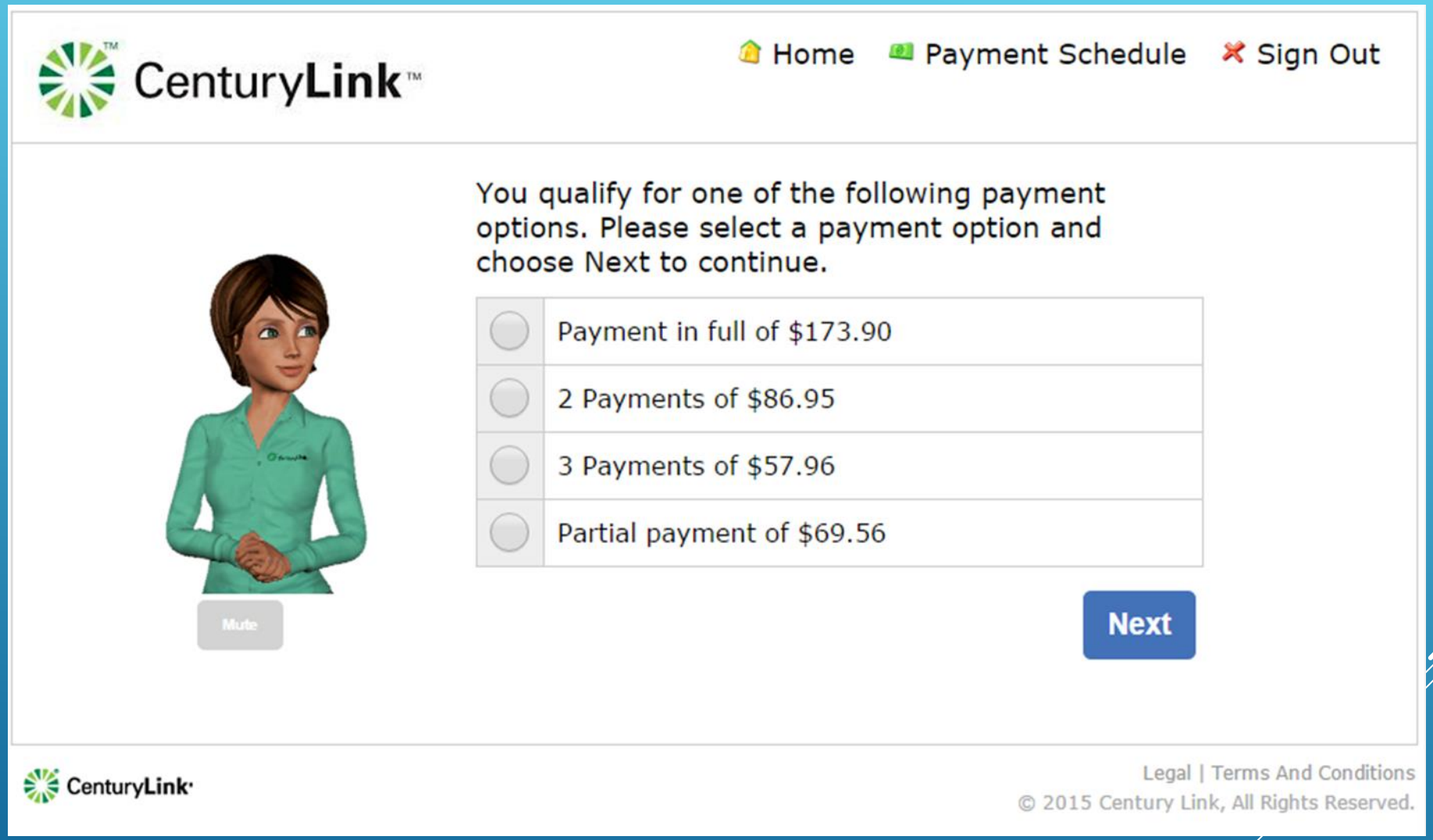
7 clicks or less



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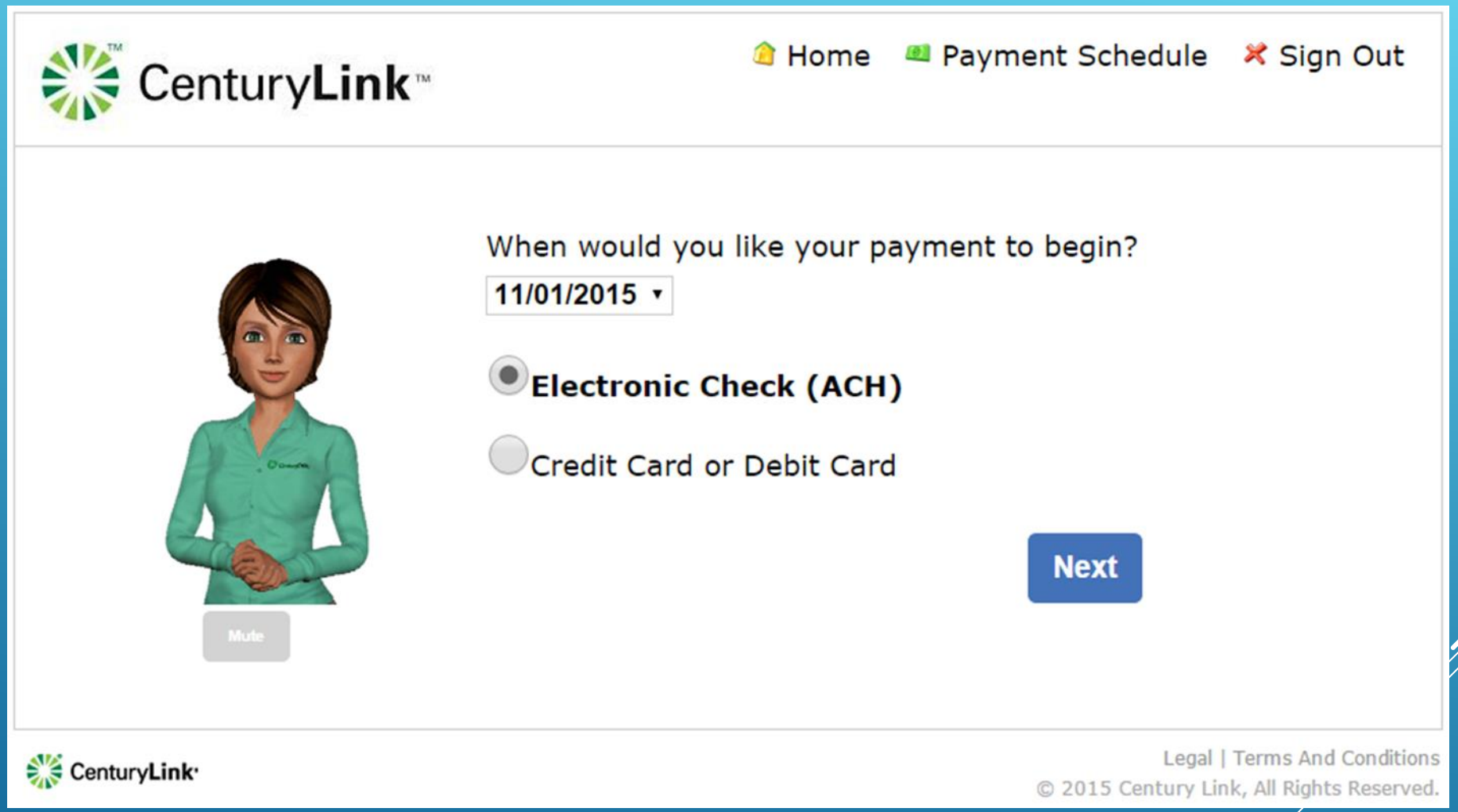
7 clicks or less



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7 clicks or less

CenturyLink™

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Please type your name to authorize your transaction. A small convenience fee may apply.

I _____ hereby authorize "Century Link" to debit the following account 125000105 XX5153 on the following schedule.

Date	Amount	Fee	Total Amount
11/01/2015	$86.95	$3.50	$90.45
12/01/2015	$86.95	$3.50	$90.45

Authorize

Please click on the Authorize button once. Your payment will take a few seconds to process. Thank you for your patience.

CenturyLink

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Thank you for making a payment with us today.
Please print this receipt for your records.

Payment Receipt

Century Link
123 Elm St
Monroe LA, 98607

Account Information

Account Number	26
Confirmation ID	
Tracking ID	6001206
Name	Herzig, Marcy
Address	128 K TOWN SUITE 105 FOREST, WA 98604
Amount	$90.45
Date	11/01/2015 08:41 AM
Status	PENDING
Payment Method	ACH XX5153

Remaining Schedule

Date	Amount	Fee	Total Amount
12/01/2015	$86.95	$3.50	$90.45

Save yourself time and money by enrolling in our free automatic bill pay program,

Print | Sign Out

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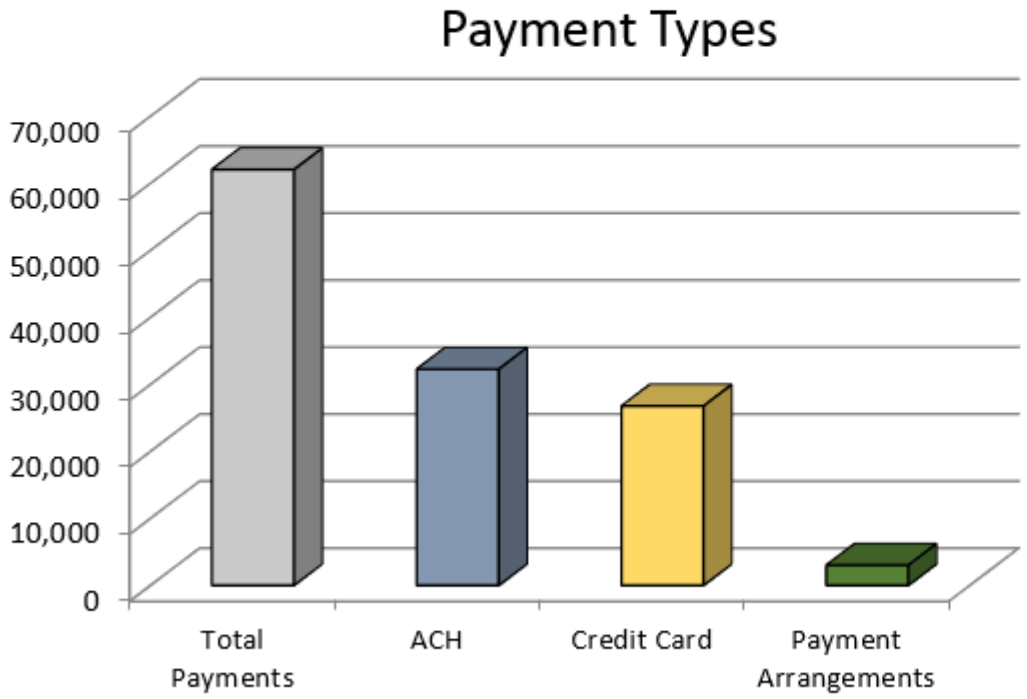
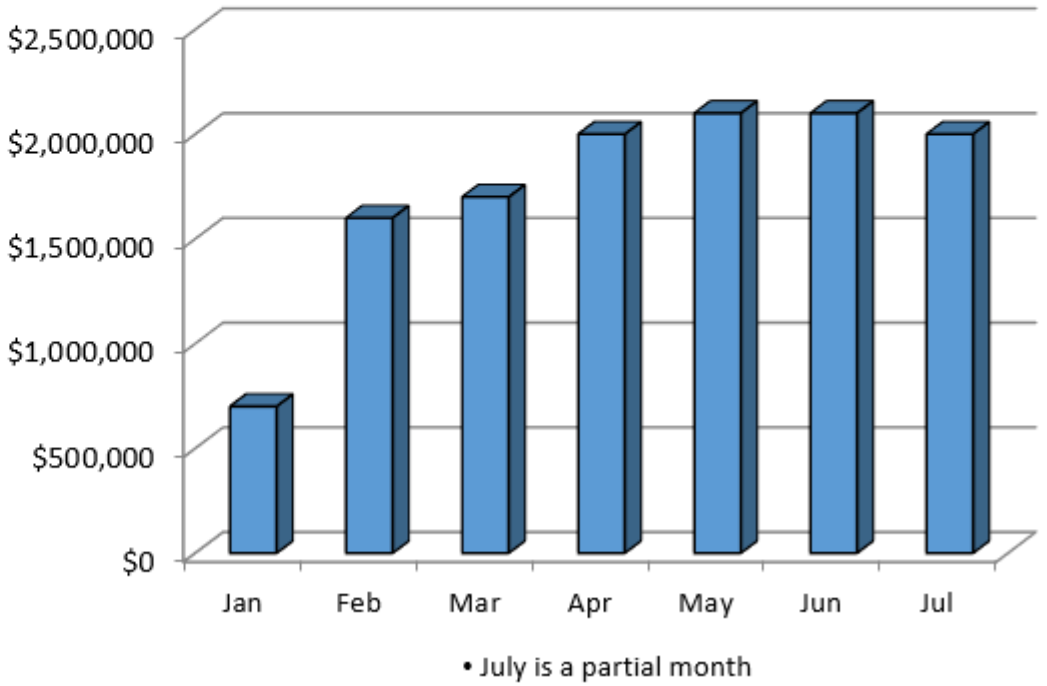
Century Link 6 month review

Avatar Collection – Payment Results





• July is a partial month

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What if you could……

- reduce Inbound call center traffic
- increase early-stage collections
- reduce 30-60-90 day delinquency
- have an automated multi-lingual solution
- address other issues with all of your customers
- collect additional customer information or feedback
- have a100% compliant AND 100% consistent
- collect and process debtor payments in seconds
- be available 24/7/365 to every single customer

These are the benefits of a virtual agent

Technical overview

Step 1:
- Simple daily file transfer on SFTP site between virtual agent and Client.

Step 2:
- Data hosted at a tier-4 secure facility in Vancouver, WA

- compliance & certifications:
  - PCI DSS
  - SAS 70 / SSAE 16
  - TIA-94
  - FISMA compliant

Step 3:
- An API call is made to client system for payment data.

We do not store your payment data. This includes new payment plans, disputes, single payments on accounts, etc.

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Conclusive statements

1) This application can take only 90 days to deploy
   - With little-to-none of your IT resources involved
   - But there *are* costs associated with this application

2) This will improve your recoveries across the board:
   - All demographics
   - All delinquency windows
   - All attempts

3) This does not replace traditional methods
   - It improves their results
   - It improves their efficiency

4) This method reaches students on their terms
   - You will build a preference within your base of payers.

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THANK YOU

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