

IBM WebSphere Voice Response with DirectTalk Technology streamlines debt recovery



Overview

■ **The Challenge**

Implement a voice response solution that would give debtors access to self-service, low-pressure account information via a phone call or the Web

■ **The Solution**

IBM WebSphere® Voice Response with DirectTalk® Technology and IBM WebSphere Application Server for integrated Web and telephone self-service access, application design and installation by VoiceRite, an IBM Business Partner

■ **The Benefit**

24-hour-a-day service for customers; ability to monitor and manage high call volumes in order to scale appropriately; significant cost savings and improved staffing solutions

Plaza Associates: a leader in debt collection

New York City-based Plaza Associates is a debt collection agency that specializes in collecting “older” debts—a last resort for companies seeking to collect unpaid bills and other debts. Normally people think of collection agencies as pro-actively calling their delinquent accounts. At Plaza, they reverse the process—debtors can contact them via the Web or on the telephone to settle their accounts.

Hank Mangels is the Director of Support Services at Plaza Associates, managing the telecommunications side of the business. “There were several reasons why we sought to open our business to the Web and Interactive Voice Response (IVR),” he says. “We wanted a gateway that people could use 24-hours-a-day to interact with their account. We’re restricted by law to only calling people during certain hours, but they can call us anytime at all. We get around \$3 to 4 billion dollars in referrals from 3.5 million customer accounts. We are always looking for ways to handle greater volumes, especially if it doesn’t involve an agent at a workstation.”

“These are significant savings to us...we anticipate a continued growth in calls at a minimum expense.”

*Hank Mangels
Director of Support Services
Plaza Associates*

As Mangels explains, managing a large volume of incoming calls can be challenging. "We have nearly 240 collection agents. Before IBM WebSphere Voice Response with DirectTalk Technology, debtors could only call our office between the hours of 8 a.m. and 10 p.m. Eastern time. Additionally, our inbound call volume is very difficult to predict for many reasons, but mostly because the number of accounts referred to us by our clients varies week to week and month to month. Accordingly, properly staffing our 240 collection agents to adequately handle this varying call volume during our business hours is quite a challenge.

"We are anticipating that this IVR system will help us to better service our accounts by providing a 24-hour-a-day option together with an agentless solution option."



Web and IVR access provides people with a low-pressure way of settling their debts, according to Mangels. "Many of these debtors have already been hearing from bill collectors and bank agents for two or three years. They are tired of talking to them and often want to settle their account in a different way. This takes the emotion out of the conversation."

Two paths, same data

An early Web site was used strictly to encourage e-mail between the debtors and Plaza Associates. Today, the introduction of WebSphere Voice Response allows them to directly interact with their accounts. Some will go to the Web site and others will call in to the IVR. Web clients will interact with the IBM WebSphere Application Server, which use Java® "middleware" scripts to access account data, all resident on an IBM AS/400. IVR callers will access WebSphere Voice Response running on a Microsoft® Windows NT® server, which in turn will use Java scripts to interact with the same account data.

Mangels explains the dual-access process. "Debtors receive a letter from us, notifying them of outstanding debts they owe. If they call the Web site, they will logon with a control number. They then have an option to pay the bill in full, update account information (such as a bankruptcy filing), or request a settlement offer. Payments can be done online or offline. Or, they can e-mail an agent. We plan to add realtime instant messaging between debtors and agents in the future."

"If they call the IVR, many of the same options are available. While we currently don't have the ability to accept certain alphanumeric information via WebSphere Voice Response, we may add voice recognition in the future."

Ready for growth

Plaza Associates currently receives 50,000 - 60,000 inbound calls each month. They expect to divert all of these calls to WebSphere Voice Response within a year. Mangels anticipates that initially, five to ten percent of those calls will be completed without talking to a collection agent. "These are



significant savings to us," he says. "As we analyze the calls, and see where people are exiting, we can adjust to increase that percentage. We anticipate a continued growth in calls at a minimum expense."

About VoiceRite

Established in 1986, IBM Business Partner VoiceRite is a global systems integration company specializing in computer telephony and e-commerce solutions. VoiceRite pioneered software solutions in computer telephony, being among the first companies to develop and sell systems in the areas of Fax-On-Demand.

Unified messaging and wireless technologies

As an integrator of e-commerce and advanced telephony technologies, VoiceRite provides customers with the systems integration experience and expertise necessary to leverage both legacy investments and new technologies in voice and data to ensure a successful integration.

More about IBM WebSphere Voice Response

WebSphere Voice Response is a versatile, powerful voice processing platform that can enable multiple, concurrent speech applications such as voice processing, voice messaging and fax. With WebSphere Voice Response, customers and employees can have direct access to services and information 24x7, by telephone or via the Web.

IBM has enabled WebSphere Voice Response to integrate speech recognition using the IBM WebSphere Voice Server. This allows the deployment of large vocabulary voice applications through an IVR. Using voice recognition, customers can speak naturally to the application instead of using DTMF commands.

IBM helps to extend the flexibility of voice recognition to Web applications by providing VoiceXML capabilities with WebSphere Voice Response. This enables businesses to leverage existing IVR investments and infrastructure while expanding their reach to Internet applications that are accessible from a telephone. Businesses can open up Web applications to the majority of people who do not have Internet access, while still using WebSphere Voice Response to provide a wide variety of IVR applications to customers.

To learn more

For more information about how IBM can help your business take advantage of conversational e-business, call your local IBM Sales Representative, contact an IBM Business Partner specializing in voice at ibm.com/software/voice/partners/list or visit ibm.com/software/voice, call us in North America at 1 800 Talk-2Me or outside North America, e-mail Talk2Me@us.ibm.com.



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