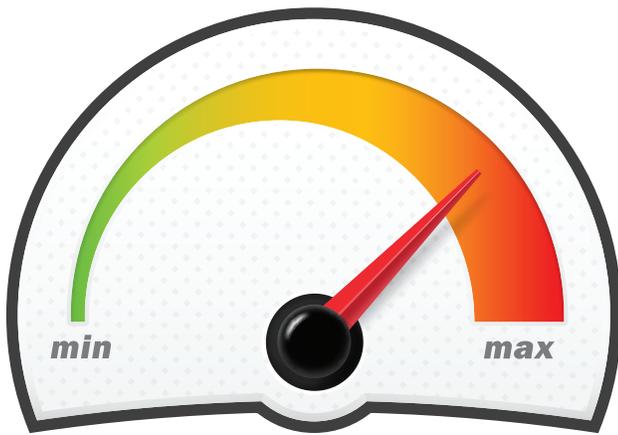




CUSTOMER CASE STUDY:

Debt Collection Outsourcer Revs Up Performance with Acuity



Client Profile

A leading debt collection agency operating in multiple US-based centers provides inbound and outbound receivables management across all stages of the consumer and commercial life cycle on both a first and third party basis. With an innovative combination of proprietary technologies and work flow tools, comprehensive collections processes focused on compliance and quality lead by experienced professionals committed to continuous process improvement, the business delivers superior financial performance and high levels of client and consumer satisfaction.

Business Challenge: Increase Productivity, Revenue & Profit

TouchPoint One was asked to deploy Acuity to achieve greater synchronization of the agency's people, processes and technology and maximize their aggregate ROI. Specific challenges were identified as important factors in the organization's effort to attain greater productivity and improvement across several Key Performance Indicators.

- Agents and other personnel lacked on-demand access to complete and accurate performance objectives or status.
- Leadership had limited ability to quickly identify KPI weaknesses or determine project-level performance.
- A mechanism to objectively rank and assess agent and other employee performance was inconsistent, incomplete and reliant on outdated technology.
- Needed greater alignment of internal processes to better achieve client objectives and expectations.
- Desired new methods to communicate and engage and motivate staff.

Acuity Implementation and Results

TouchPoint One and the client jointly determined the set of Key Performance Indicators that would be central in validating Acuity's effectiveness and value. Attendance, Utilization, Percentage (or progress) to Goal and Quality (including CFPB and other mandated compliance) would be included in the ROI audit. The Acuity value proposition was measured based on the extent it could positively increase performance on these KPIs and quantify the change into a tangible financial benefit.

Acuity Performance Table – Baseline, 90 day, year 1, year 2

90 DAY MARK

% to Goal Improved 22%
Attendance Up 44%

Acuity was rolled out in September 2013 to several hundred collection agents for early stage collections across multiple clients. At the end of 90 days, the “% to Goal” KPI – the client’s most critical metric (weighted 30% of the overall balanced score) improved 22% and Attendance increased by 44%. The Quality and Utilization KPIs also rose by 3.5% and 1% respectively.

KPI	START 9/1/2013	90 DAYS 11/30/2013	% change
% to Goal	77.24	93.980	22%
Attendance	1.68	0.943	-44%
Quality	85.86	88.890	3.5%
Utilization	62.60	63.220	1.0%

1 YEAR MARK

% to Goal Jumped 54%
Attendance Up 69%

In the first year of Acuity deployment, the “% to goal” KPI jumped to over 54%, producing a significant net financial benefit to the agency. Attendance and Utilization continued to improve to 69% and 18% respectively from the start date baseline. Quality remained relatively flat at a 3.1% gain.

KPI	1 YEAR 8/31/2014	% change
% to Goal	119.03	54.1%
Attendance	0.52	-69.0%
Quality	88.50	3.1%
Utilization	73.84	18.0%

2 YEAR MARK

Increases in % to Goal Sustained
Attendance Improves Another 25%

Acuity’s contribution to improved performance continued in year two. The impressive % to goal, Quality and Utilization improvements were fully sustained while Attendance improved by another 25%.

KPI	2 YEARS 8/31/2015	% change
% to Goal	118.74	-0.2%
Attendance	0.39	-25.0%
Quality	84.83	-4.1%
Utilization	74.29	0.6%

Bottom Line – Unprecedented Financial Performance with Acuity

Acuity demonstrated immediate and sustained value in every KPI defined during the planning and pre-implementation phase. The 54% one year improvement in the Percentage to Goal KPI — vital for any collections organization, resulted in respective annual revenue and EBITDA increases of 11% and 46% for this several hundred seat initiative.

The financial benefits made possible with the help of Acuity were significant and measurable and the solution itself was aligned with the agency’s ongoing commitment to continuous process improvement.

- Extraordinary top and bottom line financial impact.
- Strong improvement in every KPI with no impact on quality.
- Rapid and exceptional ROI on Acuity SaaS investment.
- Improved employee engagement, morale and satisfaction.
- Strengthened client relationships.
- Reduced employee turnover.

Acuity’s impact for ARM outsourcers is compelling. It provides a platform to implement and systematize processes and align employees and strategies in innovative ways. Acuity improves collections, engages agents and enables organizations to operate with a higher level of awareness, efficiency and agility that can significantly raise the bar on financial performance and business competitiveness.

The Future – Increased Performance & Agent Engagement with Acuity Integrated Gamification



To extend the trend in improved performance achieved through its Acuity implementation, TouchPoint One’s collection agency client is participating in the A-GAME Contact Center Performance Football Challenge. A-GAME is the latest feature enhancement to Acuity and leverages structured individual and team-level competition to measurably boost employee engagement, improve business results and enhance the customer experience.

Beginning each year just after Labor Day, the A-GAME Contact Center Performance Football Challenge regular season aligns with the National Football League’s seventeen week timetable. A-GAME enables organizations to create their own leagues for which A-GAME automatically facilitates round-robin tournament competitions and play-off stages among their internal teams that culminate in a season end championship. Supervisors—as team coaches and agents—as players, compete head-to-head for prizes, recognition and a possible spot in the league championship game.

“Contact center organizations are seeking turn-key gamification solutions to improve the customer experience, strengthen the work culture and improve business results,” said Greg Salvato, CEO of TouchPoint One. “We are ecstatic about the start of the 2015 A-GAME Contact Center Performance Football Challenge and applaud all of the great companies participating this year.”