



CASE STUDY

Industry:
Telecommunications

Activity: Sales

Seats: 100+

Country: Hungary

Immediate and secure debt collection during a phone conversation

UPC Hungary Ltd. is a subsidiary of Netherlands-based Liberty Global plc. They are the largest provider of cable television, broadband internet, and traditional and digital telephony services in Hungary. www.upc.hu

Challenges

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- ❖ Inefficient debt collection
- ❖ High workload for agents
- ❖ Low Promise Kept Rate

Solution

- ❖ PCI DSS-certified VCC Live Pay
- ❖ Immediate payment option
- ❖ Integration in existing VCC call centre solution

Results

- ❖ 43% of payments handled over phone
- ❖ Increased Promise Kept Rate
- ❖ Increased customer trust

UPC Hungary was looking for a more efficient way to collect debts from customers with overdue payments. At the time, their debt collection process consisted of two phases. In the first phase, contact centre agents contacted customers via telephone, SMS, or email, to remind them of their overdue payments, and to agree on a payment plan (promise). The second phase consisted of the customer completing the payment (promise kept), the relevant debt being deleted from UPC Hungary's system, and the provider's services (if they had been restricted) being reactivated. The most frequent reply the company's agents were receiving from their customers was that the customer would settle their accounts in person, by paying online, or by bank transfer or cheque. Promise Kept Rate KPI results, however, showed that most of these customers were not keeping their promises. As such they needed to be repeatedly called back, generating extra workload for UPC's agents. Due to this, the company was looking for a proven way to merge the two debt collection phases, combining efficient communication with a fast payment method.

In order to accomplish this, UPC Hungary had to take three basic considerations into account:

- ❖ if on-the-spot payments are to be successful, customers contacted primarily via telephone need to be able to pay during the subsequent conversation, regardless of the telephone device they are using.
- ❖ whenever a customer provides their bank card details while paying a debt, this information needs to remain secure at all times, and not be kept, recorded, or handled in any way by the service provider, its operators, or any third party.
- ❖ as the aim is to collect debts rather than build up costs, it must be easy to implement, and require minimum investment and development budgeting.

Solution

The answer to UPC Hungary's requirements was VCC Live Pay, VCC Live's own PCI DSS-certified solution. It was implemented as part of the VCC Live software platform which was already being used by UPC (and so meeting UPC's objectives regarding payment solution security and flexibility). VCC Live Pay allowed immediate processing of bank card payments during a phone conversation with an operator, enabling agents to combine the two debt collection phases into one.

With VCC Live Pay, UPC Hungary's agents are now able to initiate payment processes with customers during calls to remind them of their debts. Customers can pay what is owed with a bank card, providing card details via their device's dial pad. A short online payment

About us

VCC Live provides cloud-based call and contact center solution, supported by worldwide telecommunication services. Our comprehensive business solution is ideal for customer support, sales and debt collection multi-country operations. Know more: vcc.live/about-us



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link can also be sent via SMS or email, giving further flexibility for immediate payments. As a result, it is now far easier for agents to collect debts immediately and significantly decrease the proportion of customers who promise to pay later, thus improving the Promise Kept Rate KPI.

As VCC Live Pay holds all required PCI DSS and ISO certification for bank card data processing, it can guarantee the highest levels of information security. UPC did not need to acquire any related certificates, as neither it, nor any of its operators or any third party, comes into contact with customer bank card details during the process. Furthermore, as VCC Live Pay is part of VCC Live's cloud-based contact centre software solution, it only needs to be installed on relevant operators' computers as part of that solution. No additional development or investments are required by the company using it, making it cost-effective and easy to implement.

Results

The service and solution was introduced into UPC Hungary's debt-collecting process in May 2016, after it had been initially promoted to customers via an email, SMS, and web-page communication. UPC operators were subsequently asked to mention this payment option to customers when reminding them of due payments. The result was that 18% of customers paid their debts immediately during the same phone conversation with the operator.

Seeing the benefits of this solution, UPC Hungary decided to highlight it further within its customer network. By October 2016 it was giving customers only two payment options when reminding them of their overdue payments: immediate bank card payment during the phone conversation, or online payment via their web page. After this change in communication strategy, and with operators becoming increasingly confident in the benefits of VCC Live Pay, the number of payments made over the phone grew from 18% to 32%. By March 2017, the growing trust and popularity of VCC Live Pay had resulted in 43% of payments being handled over the phone.

As many customers now pay their debts immediately during phone calls with UPC, the number of customers that need to be called back repeatedly has significantly decreased. This has brought a considerable improvement in the Promise Kept Rate KPI and UPC agents' workload. Furthermore, an increasingly number of consumers have become aware of the convenience this service brings. As such, many customers now actually call UPC Hungary's contact centre to settle accounts before they fall into debt.

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