



illion

Digital Tech Solutions

Engaging customers
in payments and collections



About Us

illion Digital Tech Solutions has helped Genesis Energy, Auckland Council, Watercare and Vodafone NZ to significantly improve their payments and collections performance.

Local Roots



illion Digital Tech Solutions was founded in Hamilton in 1986. The first collections solution was developed in 1989 for Telecom New Zealand

Global Reach



illion Digital Tech Solutions delivers critical payment services to over 40 customers in eight different countries

30+ years experience



illion Digital Tech Solutions has over 30 years of experience and expertise in digital contact, bill payment and collections solutions







Key Questions in Collections

How can /
should I contact
them?

Who should I
contact?

When should I
contact them?



Why Automation?

Drive cost savings



Automation is proven to be more cost effective and easier to scale. Vodafone UK achieved an 80% reduction in OPEX following the introduction of a digital collections strategy.

Accurate Messaging



Remove risk by setting the messaging and timing of automated communications. Provide a fully personalised message to the customer.

Compliance



Automation and digital can help you to meet compliance, including PCI DSS and GDPR data regulations.

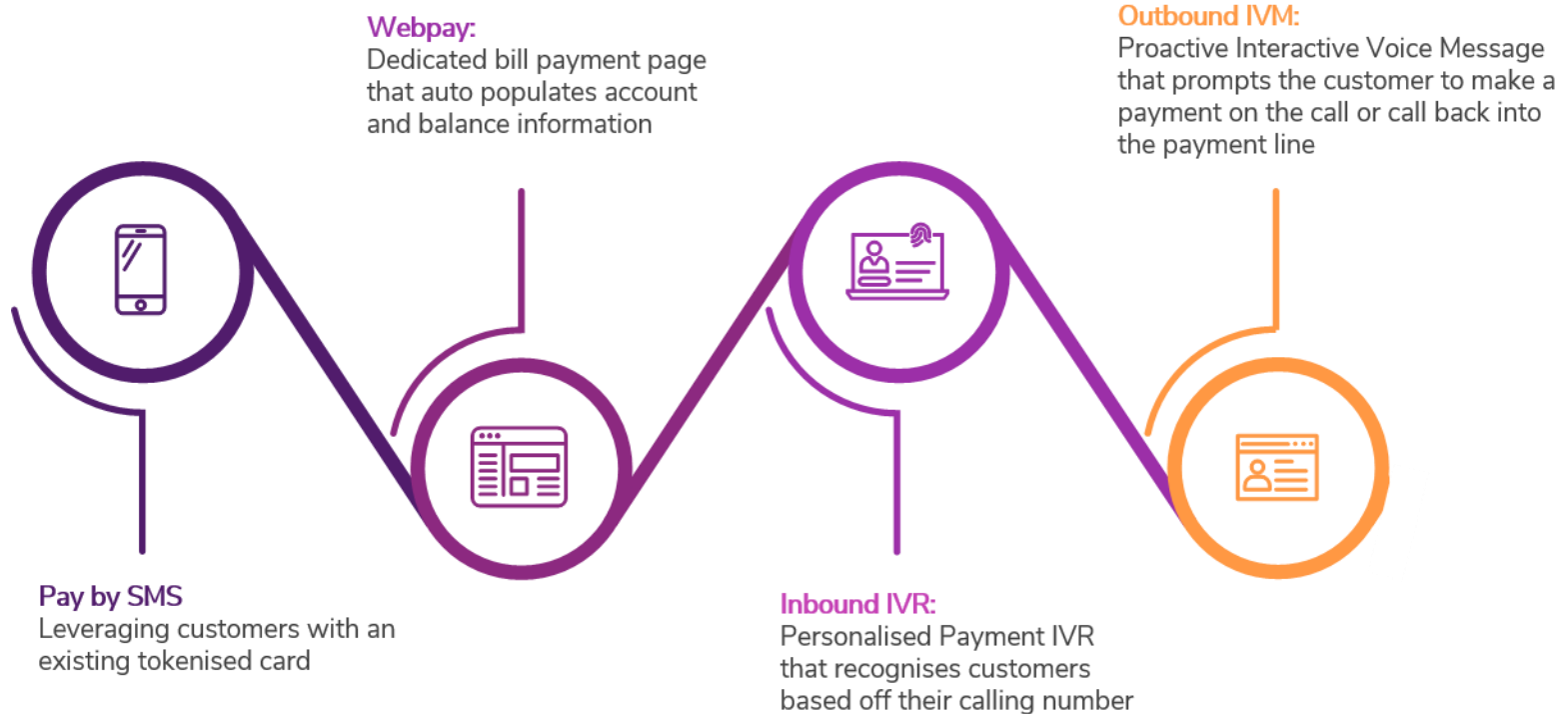
Learning



Ability to leverage machine learning, measure campaign success and A/B test in an automated environment.



Automated, Digital Payment Channels



The Role of Data and Analytics

Segmentation to Personalisation



We have seen a move from segmentation to personalisation, where the next action and channel used is tailored for individual customers

Data Sources



Using data from a range of internal and external sources to provide an accurate and complete view of the customer

Analytics based actions



Using analytics based actions to provide customers a more personalised experience – for example determining the best contact time and payment channel



The Right Customers, on the Right Channel

Focus on the right customers



Identify customers who can pay and those who may require extra assistance. Free up skilled agents to focus on customers who require greater assistance

Can Pay



Identify customers who are willing and able to pay their bill – these customers will likely self-cure after a simple reminder

The irrecoverables



Identify and remove customers who are unable to pay their bills – these could be people who are incarcerated or more often fraudulent accounts

Channel and Frequency



While many customers will require multiple touchpoints and contacts before they will pay, some customers simply require a reminder and a convenient payment channel that suits

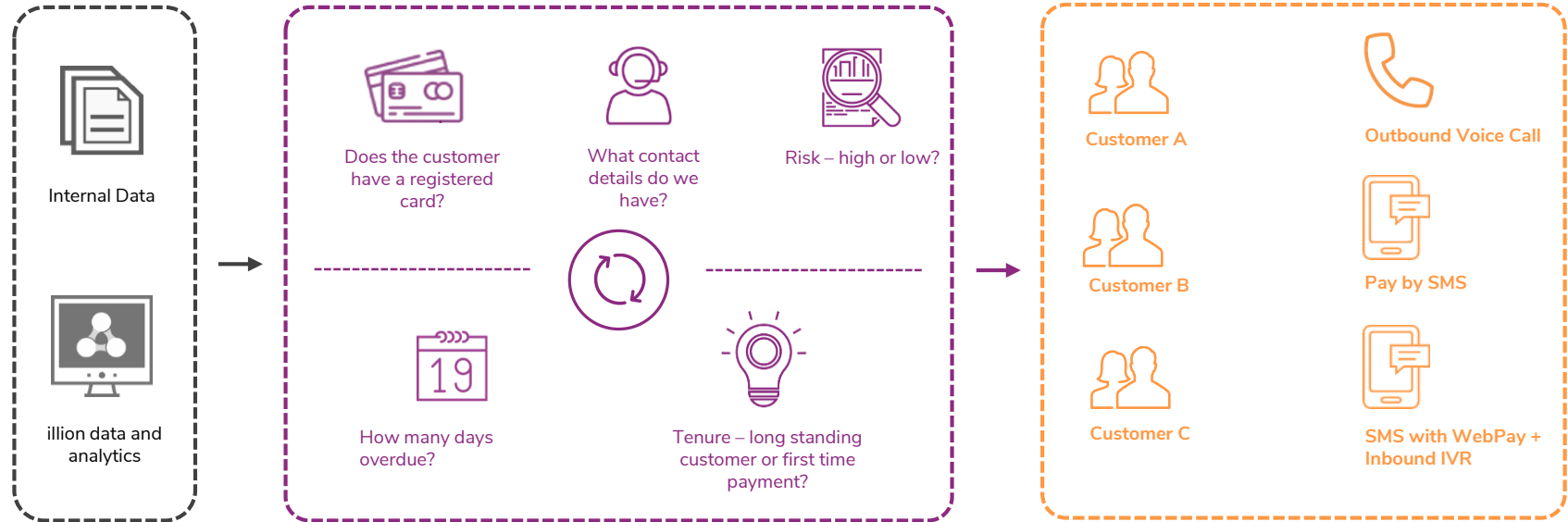


Decisioning and Treatment Paths

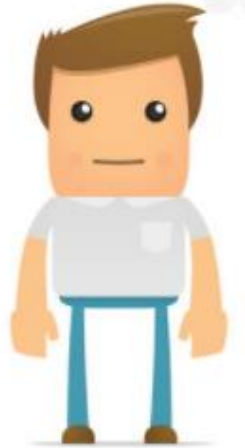
Customer Data

Decision Engine

Tailored
Treatment Path



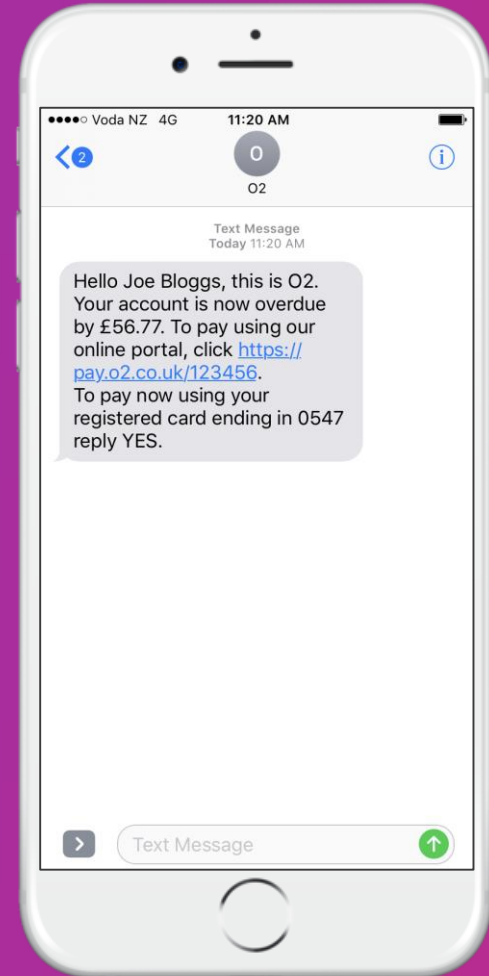
Three Customers, Three Different Treatments



Spotlight On: O2

O2 has simplified and enhanced the collections experience for its customers, and generated an increase in early life and later stage arrears payments.

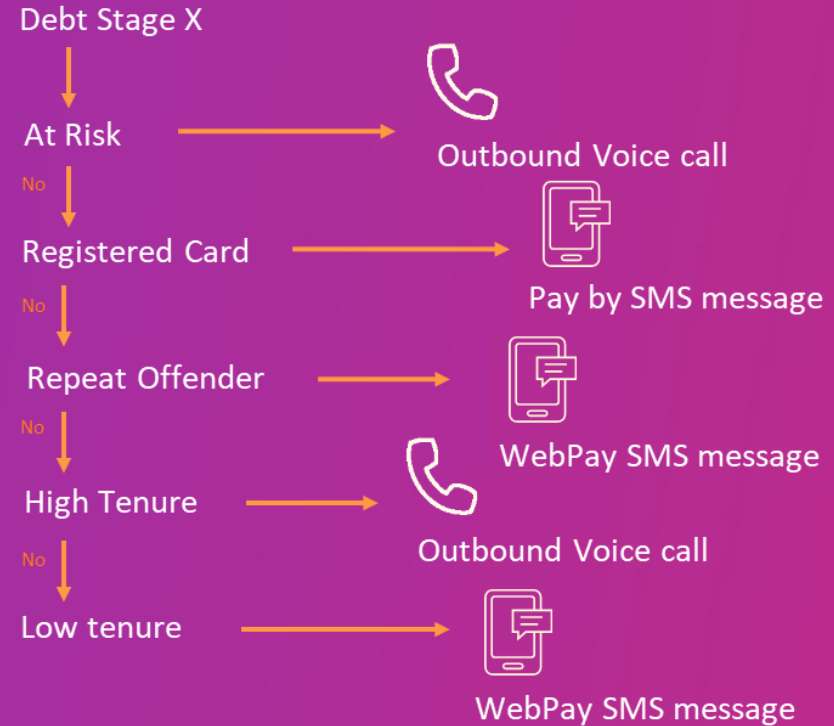
- 23% of customers Pay by SMS
- Following the introduction of Pay by SMS, 4% more customers were removed from collections within three days
- Following the introduction of WebPay, calls transferred to the call centre have decreased by over 3000 per month



Spotlight On: O2

O2 provides customers targeted and personalised communications based on:

- Financial difficulties
- Historical payment behaviour
- Repeat offenders
- No intention to pay
- Tenure
- Previous debt stage outcome



Questions

