

Tracer for Collection Agencies

**Maximize Agent Performance
and Increase Collections Revenue**



T R A C E R
Professional Interaction Management

A Powerful Call Recording Solution for Debt Collections

Time is money—especially for collection agencies. Agent performance and productivity are paramount concerns in the debt collections industry, and deficiencies in either area can result in lost revenue or even costly legal ramifications. Tracer, the contact center recording and quality assurance solution from OAISYS, provides the comprehensive insight managers need to optimize workforce performance and ensure maximum profitability. Tracer automatically records, stores and organizes telephone conversations, providing multiple benefits to any business call center environment. Call monitoring, playback and evaluation, report generation, search functionality, and much more can all be conducted through the highly intuitive user interface.



Simplify Agent Evaluation and Improve Retention Rates

Producing and retaining top performing agents becomes easy and affordable for agencies using Tracer. Tracer call recordings enable managers to increase collection opportunities by continuously monitoring individual agent performance. Recordings can easily be searched, allowing specific calls to be played back for use in training and performance improvement. Calls that reflect poorly on your agency can be identified, and coaching recommendations can be made. In addition, calls resulting in the generation of collections revenue can be utilized to show effective and appropriate interaction with debtors. Properly trained agents will be more successful, and will stay longer, decreasing employee turnover rates and positively impacting your bottom line.

Agents using questionable or unauthorized tactics during the collection process can place your agency in serious jeopardy, leaving you vulnerable to legal recourse. Tracer call recordings help ensure that agents are conducting themselves within the boundaries of the law, and that they are providing superior customer service on behalf of your customer—the creditor. Objectionable agent interactions with debtors can easily be identified, and effective coaching measures can in turn be implemented to correct those undesirable behaviors

Accurate Documentation of Verbal Agreements

Legal compliance is of the utmost importance for collection agencies, and call recording is a strong line of defense against any legal allegations that may arise. The ability to substantiate the content of a conversation with a debtor can help to dismiss a Fair Debt Collection Practices Act (FDCPA) lawsuit. With Tracer, verbal communications with clients and debtors can be documented as accurately as written communications. Tracer call recordings provide an objective third-party account of the conversation, avoiding errors in human recollection or inaccurate handwritten notes. Protection from lawsuits and costly legal fees are important considerations for maintaining agency profitability.

Verbal promises and commitments represent valuable revenue streams to collection agencies. Therefore, easy access to this information is vital for resolving disputes and demonstrating that your agency acted legally and responsibly. The impact to your bottom line and agency credibility is substantial; recording all interactions, transactions and

commitments made by agents with debtors helps to ensure that misunderstandings are avoided and obligations are kept. Tracer call recordings capture unarguable evidence that a conversation has taken place, delivering full content and providing a powerful deterrent to disputes and quick resolution when they do occur.

The Smart Choice for Collection Firms

Demand for the services of collection agencies continues to increase as the volume of uncollected debts grows larger. Even with the increased business activity spurred by an economic downturn, collection firms must identify ways to operate smarter, managing operations more efficiently while contending with heavier workloads and tighter budgets. Tracer allows collection agencies to do just that, increasing productivity levels and reducing overhead costs. Companies who are the most aggressive about implementing business intelligence technology, such as the Tracer call recording solution, will enjoy a competitive advantage and superior collections.

Don't Settle for Less—Empower Your Operations with Tracer

- **Improved Agent Performance:** Call recording helps keep agent performance on track, focused on driving collections revenue and operating within established company and FDCPA guidelines. The ability to review call recordings allows managers to employ appropriate training and coaching measures when necessary.
- **Reduced Liability Risk:** Tracer provides protection from the possibility of “he said, she said” conversations. Call recordings are easily retrieved when needed, allowing disputes to be settled quickly and courteously.
- **Access All Calls and Information:** Tracer captures data on every call, so every agent/debtor interaction is accounted for and every training opportunity is available.



To find out more about OAISYS, Tracer and Talkument, please visit our website at www.oaisys.com.

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