



Accelerate Your Collections

Altitude uCI™ contact center solutions for collections

- Can you use multiple channels for contacting debtors?
- How do you maximize the contacts in early stages of the debt?
- What control do you have over agents' productivity?

Debt management is an issue for every institution offering credit to its customers. the challenge for organizations is to protect profit margins by reducing write-offs, cutting the cost to collect and maximizing cash collected.

Altitude Software is the specialist in debt collection automation, through a complete multimedia contact center solution, Altitude uCI™. We help organizations to improve, automate and agile receivables management processes, for more than 10 years.

Altitude Software offers industry focus and expertise in the banking, finance, utility, retail, telecommunications, and government and healthcare verticals.

We support you every step of the way to achieve the Highest Percentage of Debt Collected.



Altitude uCI™ Contact Center Capabilities

Altitude Multimedia

Altitude Multimedia comprises the management of all media channels, including Altitude Voice, Altitude Messaging and Chat.

Altitude Voice

Altitude Voice provides a robust solution for inbound, outbound (preview, power, predictive) and blending, with industry standard voice interfaces with legacy PSTN, IP-PBXs and media gateways. The Altitude uCI™ solution includes optional recording functionality for quality assurance and training purposes.

Altitude Chat

Human assistance available on the Web site bridges the gap between self and assisted service via chat. A voice session may also be initiated in the web.

Altitude Messaging

Altitude Messaging enables organizations to achieve high service levels in email, SMS, and fax inquiries through automated message filtering and intelligent routing.

Altitude Voice Portal

Customer self-service via voice menus, speech directed commands or touch-tone controls, as well as information collection to support intelligent routing, can run on IP voice or legacy PBX systems. Altitude Voice Portal also supports outbound voice and messaging.

Altitude Unified Desktop

Provides a unified view of the customer and manages multimedia activities in a consolidated desktop application. The Unified Desktop displays past and pending activities related to the debtor, enabling a straightforward adoption of the best debt-collection strategies. Additionally, agents have access to the history, billing, and debt information of the debtor.

Altitude Unified Scripting Studio

Altitude provides a GUI development environment, with single development for all suite modules, such as Voice Portal, Unified Desktop and routing.

The development language includes built-in controls for all activities, such as voice, email, chat and workflow. Adjustments can be done on the fly to rapidly respond to changing business needs.

Altitude Unified Dialer

Altitude Unified Dialer is a software-based dialer that supports preview, power/progressive and predictive dialing modes. Altitude Unified Dialer integrates with leading PBXs and provides call classification, such as fax, answering machine and modem detection. The award winning predictive dialing solution helps to ensure compliance of government outbound telemarketing regulations.

Altitude Integration

Altitude provides seamless integration with your collections software, billing and other software systems or databases. Altitude uCI includes built-in connectors with leading CRM and ERP solutions, such as Microsoft Dynamics, Oracle and SAP. The solution also integrates with leading quality monitoring and workforce management solutions. Additionally, Altitude uCI includes an agent and supervisor SDK with an integrated server that supports Web services (with .Net and J2EE interfaces), DCOM, XML RPC, SOAP and a wide range of standard APIs.

Altitude Management

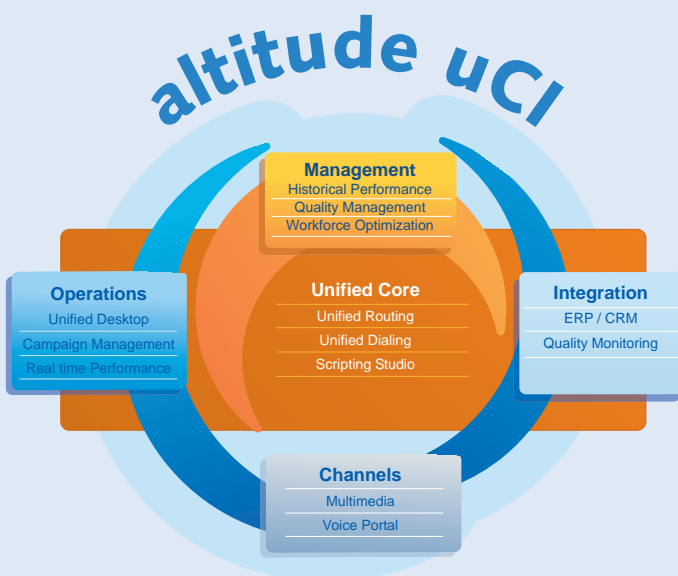
Altitude uSupervisor is a unified tool that streamlines, manages and reports all aspects of networked multimedia customer interaction operations, maintaining defined service levels and optimizing agents' productivity across a unified interaction network.

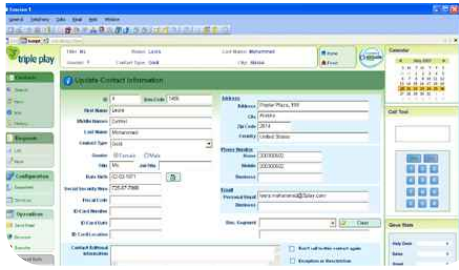
Altitude vBox

Altitude vBox is a SIP-based media PBX dedicated to contact center Session Initiation Protocol (SIP). The solution is interoperable with most open VoIP systems and runs on Linux.

Altitude vBox takes full advantage of SIP openness enabling customers to reap benefits from world-class software functionality at optimal costs. Contact center agents may use standard IP phones or Softphones. Altitude vBox can run on commodity hardware and is based on open-source IP switching software.

- Software-based
- IP-PBX running on commodity hardware
- Leverages existing network investments
- Easy and fast deployment
- Off-the-shelf hardware





“ Altitude uCI suite is a highly reliable, cost-effective contact center solution with the right flexibility to enable SABB to optimize its credit collection activity and therefore increase revenue generation ”

SABB's Collection
Department
HSBC Group

Highlights

- ▶ Quickly put in place a tele-collection program adapted to your needs
- ▶ Accelerate your customer payment cycle
- ▶ Personalize the approach according to the debt aging and customer scoring
- ▶ Manage the payment commitments agreed upon with customers
- ▶ Seamlessly integrate with your existing systems and databases
- ▶ Respect fair collections practices

Accelerate your collections with Altitude uCI™

Altitude Software provides software for collections to automate and manage the process of contacting debtors. Altitude uCI™ is easy to use, yet delivers an unbelievably high productivity rate to your operations. Altitude uCI™ includes inbound, outbound, blending, predictive dialing, email management, collector scripting and online monitoring. Altitude uCI™ allows workflow definition and different approaches according to the scoring and situation of each customer, maximizing the debt reduction while maintaining a good customer relation.

Increase debt recovery rates

Resources optimization and strong dialing capabilities are at the heart of every debt collection operation as operational success is measured according to the number of customers reached and ultimately, the amount of recovered revenue. Altitude uCI allows you to be more time efficient, the sooner you start collecting the more you will be able to collect.

Agents are also more efficient handling calls. Altitude Unified Desktop gives agents all the information they need in a single environment. Agents are able to access the full interaction history. Intelligent scripting guides agents through the collection, automatically adjusting according to the debtor situation, scoring and history. It is easier for the agent to inform the debtor of settlements and successful settlements.



Reduce collection time

Altitude Dialer allows you to contact more debtors in less time.

Use predictive, power or preview dialing modes according to the debtor situation and scoring.

Reduce collection costs

A lot of people forget to pay. You can notify your customers that they have an outstanding bill by email, SMS and phone (using Altitude Voice Portal).

Contact can be automated, without need for a human agent. These notifications can be displayed in the customer history, available at the agent desktop.

Altitude uCI helps you to manage your staff more intelligently, increasing the number of valid contacts per agent, thus reducing your overall collection costs.

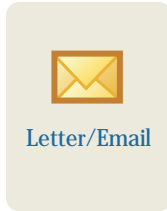
Maximize customer 360° view

If you have your collections organized by account, Altitude can help you having a 360° view of your debtor. Debtors are organized as persons/entities (B2C / B2B). Therefore a call can be established to a person/company reflecting the several debts and the agent will have access to the full detail.

Open platform / Easy integration

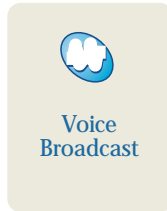
Altitude uCI is an open, standards based suite that can tightly integrate with other enterprise applications, enabling an enterprise wide view of the customer. Altitude uCI provides straightforward integration with any relational database and comprehensive APIs that minimize the time, resources and costs associated with integrating Altitude's products with your in-house solutions. Altitude Software also integrates with leading collection solutions from 3rd-party organizations such as, Admerex, TietoEnator's Entra Nova, Vantyx's Accipeins, Audaxys's CollectionsNet.

1 Due Date



A high percentage of customers forget to pay. On the due date, a letter or an email is sent to the customer as a reminder to pay the outstanding bill.

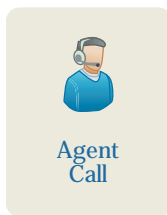
2 Bucket 1



The bill is 30 days overdue.

- A letter or an email is sent.
- A voice message is sent to the customer's mobile / phone for debts above \$100.

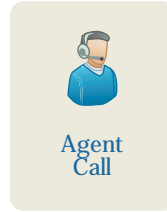
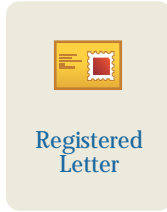
3 Bucket 2



The bill is 60 days overdue.

- A live call is made to the customer provided that the amount is above \$100.
- If not, a more aggressive email/ letter is sent.

4 Bucket 3



The bill is 90 days overdue.

- A registered letter is sent informing the customer of all the legal consequences of not paying.
- A live call on preview mode is made to the customer. The agent has time to analyze all contact history and can propose a settlement.

5 Bucket 4



The bill is 120 days overdue.

All contact history is sent to the legal department and to external collection agencies.

About Altitude

Altitude Software is a specialist in debt collection automation, through a complete multimedia contact center solution, Altitude uCI™.

Altitude Software has more than 900 customers in 60 countries. Altitude's award winning solutions empower organizations worldwide to improve and automate receivables management processes, ensure legislation compliance, reduce operating costs and boost overall results. Altitude Software offers industry focus and expertise in the banking, finance, utility, retail, telecommunications, government and healthcare verticals.

Contact us for more information
For more information visit www.altitude.com or email info@altitude.com.

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