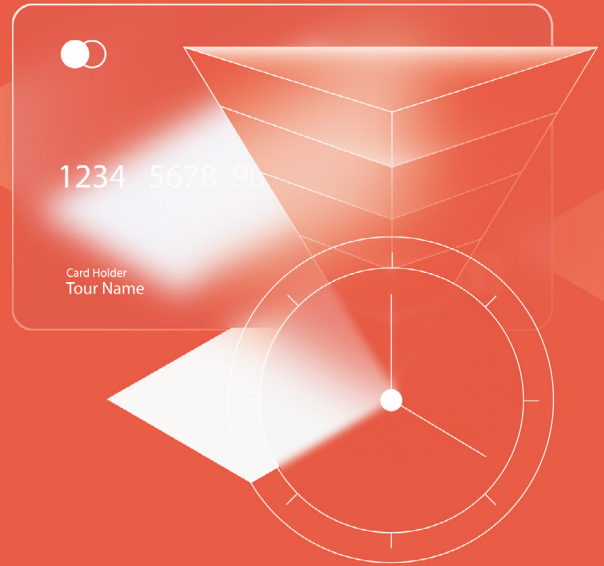


Soft debt collection

vee effectively collects payments of liabilities



vee is more than just technology – it stands for understanding of business, knowledge of behaviors and efficient service

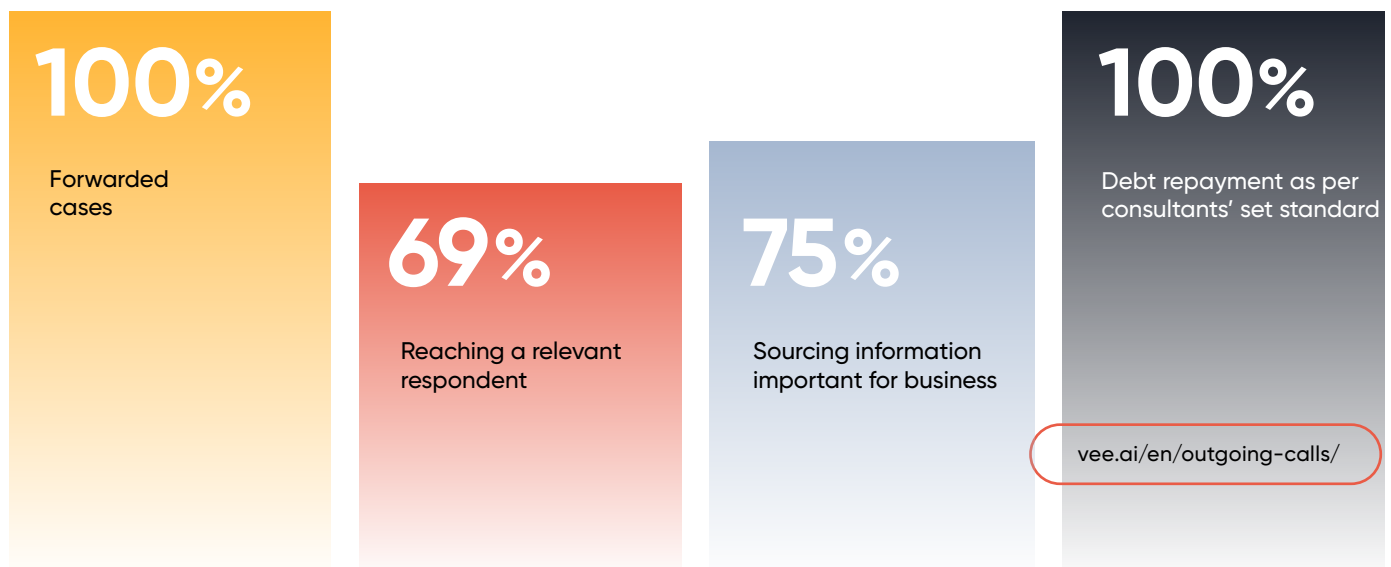


So far, as part of debt collection processes, we handled 4.5 million cases and this volume has been growing steadily through directing various types of debtors for vee to handle. Constantly cooperating on various debt collection processes, we have built a unique know-how, enabling us and our clients to obtain real debt repayments at the same level as when talking to a call center consultant.



This is the price for which vee will comprehensively fulfil the task entrusted by you, ensuring proper infrastructure, monitoring, process development and our support.

Effectiveness at every step of the process



How vee talks

01

☒ ...we have not recorded a minimum payment for May in the amount of 134 zlotys and 34 grosz yet. Have you made the payment already?

👤 *No, not yet, I'm sorry. I've gone abroad and I'm coming back this week. Is it possible to postpone the payment date until next Wednesday?*

☒ You can talk about the possibility of postponing the date with our consultant. Should I redirect your call?

02

☒ ...when will you settle your liability?

👤 *No sooner than on May 27th, ma'am.*

☒ In that case, I have to inform you that default on repayment within the next 7 days may have a negative impact on your credit history. Maybe you could try to make a payment at an earlier date?

👤 *No, not a chance.*

☒ I'm sorry but the declared repayment date is too late. I'm redirecting you to the bank consultant...

03

☒ ...I am calling to announce important information on behalf of the Bank. Could we talk for a few minutes?

👤 *Right now, I'm having breakfast, you know. Could you call me in, like, 20 minutes?*

☒ Certainly, I will call you then. Bye!

04

☒ ...please provide your date of birth, for the purpose of authenticating your identity.

👤 *February 5th*

☒ Please provide the complete date of birth, i.e. day, month and year...

05

☒ ...finally, please specify your date of birth.

👤 *What do you need that for?*

☒ If we omit this stage of authentication, I will be unable to disclose confidential information to you. Please specify your date of birth.

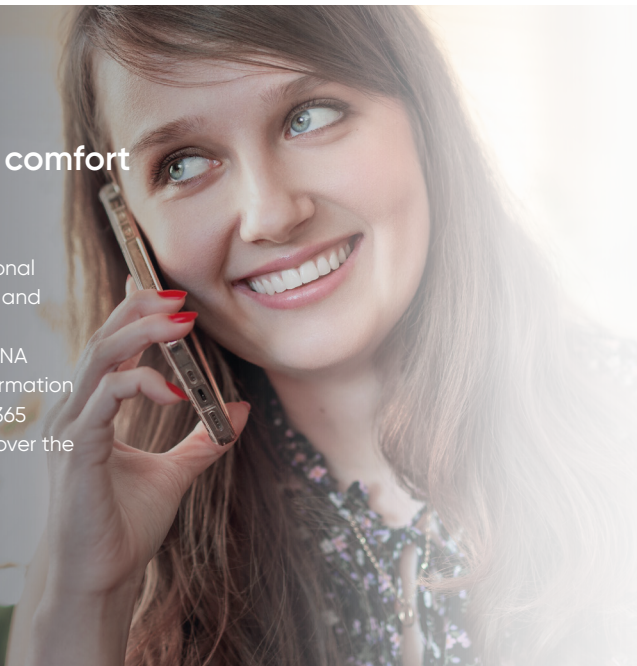


Care for conversation comfort

vee:

- ✓ ensures competent and professional service, with no need for training and supervision
- ✓ has kindness embedded in her DNA
- ✓ provides clear and accurate information
- ✓ ensures readiness to work 24/7/365
- ✓ has a smile which can be heard over the phone
- ✓

👉 Listen to vee



Quality dedicated to institutions

- 01 insurance companies
- 02 banks
- 03 loan companies
- 04 energy and gas suppliers
- 05 telephone operators etc.



Complex understanding of interlocutor's intentions

98% of vee's interlocutors are unaware that the kind and friendly-sounding voice they hear on the phone does not belong to a human being. vee is designed to provide interlocutors with maximum phone call comfort. It does not expect commands. It analyzes multi-faceted utterances, aware of the fact that natural language is not a literature.



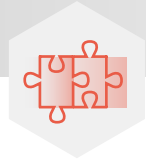
High security standards

Implementation of processes in accordance with ISO 27001 is confirmed by the certificate, as well as by the results of audits conducted on a regular basis by our customers from the financial and medical sector. Security of our and our customers' data is a priority for us, therefore we keep raising the standards of our security features, and test them regularly.



Clear analysis of results

We set a high standard of effectiveness for vee, and her KPIs are defined in the same way as for CC. As a result, clients can compare service effectiveness objectively and gain trust that vee helps them accomplish a business goal each time. Our customers may track the service effectiveness via a console, where they observe a real-time process results, identified by clear call outcome statuses.



Synergy of competences with CC

Vee's self-sufficiency in performing entrusted tasks means comfort for the client. However, in some cases, business benefits are yielded by joining forces with CC consultants. Redirecting a call to a consultant, when a debtor is unable to declare debt repayment within the deadlines optimal or acceptable for the customer, may lead to proposal of financial solutions, whose presentation lies within the competences of client's employees.



Low cost, clear rates

Payments for services are settled in a clear and predictable manner. vee charges fee per record directed for processing, and its cost takes into account up to 12 call attempts to ensure highest chance of establishing contact. Depending on the process, the RPC rate is from 56% to 83%. Achieving such effectiveness with the help of vee is, on average, 55% cheaper than using traditional methods.



Unlimited scale of service

In order to inform our clients as fast as possible about the result of a conversation with a debtor, we are currently utilizing 90 out of 600 available channels providing simultaneity of phone calls, steadily scaling up that number to fit our growing needs.

The scale of all soft debt

collection processes implemented by vee is comparable to a 80-person call center, providing that in order to launch pre-sale campaigns, our customers would have to provide workplaces for 45 consultants. vee only needs 6 hours of continuous work to process 20k cases a day.

20k
cases handled
per day within 6h



Process adaptation to business needs

Debt collection is a broad notion, and effective service of debtors requires tailoring the service to the process type.

Options handled by vee are as follows:

1

preliminary debt collection

vee reminds about the upcoming repayment date or a debt with short maturity date. Communication is focused on a respondent who does not evade repayment and who probably forgot about it.

2

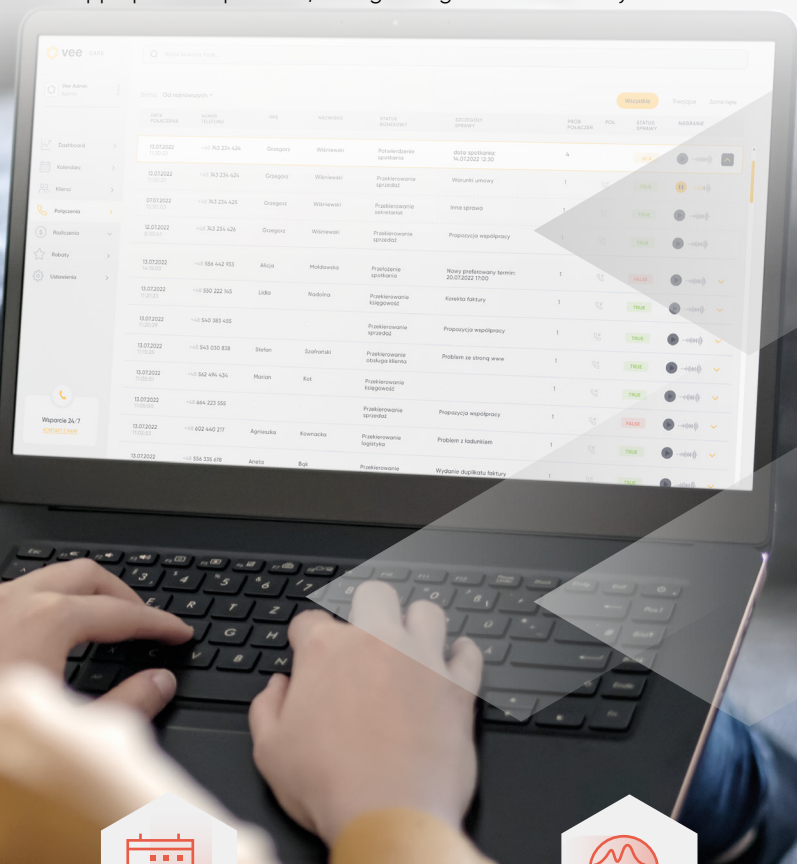
soft debt collection

vee talks to people who have been delaying debt repayment for at least 3 days. Communication still does not assume the interlocutor's ill will, but in this process option, vee puts much more emphasis on negotiating a repayment date acceptable for our client.

3

pre-litigation debt collection

vee talks to a person deliberately evading debt repayment. The process is aimed not only at liability settlement date, explaining the consequences of failure to make the payment, but also at more intense and repeated attempts to reach an appropriate respondent, seeing through excuses used by the interlocutor.



Addressing circumstances beyond the process

Every conversation with vee takes account of situations not related to the process, occurring naturally in real-life communication, among others:

request for calling on a different date

indicating a different contact person

request for repetition of utterance

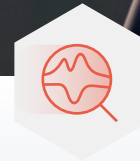
questions about data security

penguins' love life :)



RPC maximization

Efficient and effective service is more than just a phone call. It also includes a schedule of attempted calls which, taking account of respondents' individual behaviours, will tailor the calling hours and proper intervals between successive attempts, in order to reach a debtor and obtain a repayment declaration.



Current call supervision

Constant monitoring, verifying every call made by vee, not only confirms that the service works as assumed, but also makes us aware of interlocutors' expectations and change in their behaviours. As a result, we adapt the service provision method to requirements and expectations of vee's respondents.



Secure data exchange

Thanks to the application of all popular API protocols, vee flexibly adjusts to the client's data exchange systems. We also support data exchange based on flat files, at the same time catering to maximum security of exchanged information.



Tailored telco infrastructure

If it is necessary to integrate vee with the client's telco infrastructure, the process is fast and easy. SIP Trunk connection makes it possible to limit the involvement of our clients' IT teams, and, at the same time, to maintain low costs of record processing.



Call recording

It is important to our clients to know how the calls made by vee went. Therefore, vee's console contains a detailed record of all calls made as part of the assumed process. The recorded calls (along with their transcription) and history of contact details guarantees safety, making it possible to retrieve necessary information as needed.



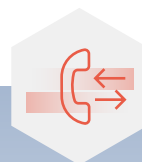
Continuous optimization included in the price of record

Service process is never static, that is why we pay so much attention to vee's development. As a result, calls made by vee are adapting not only to respondents' behaviors, but also to the ever-changing business environment.



Process experience

Thanks to millions of calls made as part of debt collection, vee knows perfectly how debtors communicate. She also knows how to adapt to them, thanks to which she understands her interlocutors in 99%.



Callback processing

A respondent might not answer the phone at all times. vee, however, will answer any callback and implement the service process as comprehensively, as in the case of an outgoing call.



Large-scale service

Every day, 20k cases are referred to vee, representing key debt portfolios of our clients. The cases serviced by vee to date have a value of almost PLN 5 billion.



Ready to go

Cost of vee's configuration is, on average, \$5k. To prepare vee to work in your company, you need no more than 3 business days from the moment of signing an agreement. After that period, vee will be ready to serve your customers.



Automatic periodic reports

Using a console provided as part of the vee service, clients may not only track campaign's progress in real time, but also generate a complex analytical report, enabling a broad-context assessment of vee's effectiveness.



Contact

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00-844 Warszawa

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Here are some of the partners
whom vee supported in
telephone customer service:

