

UK Consumer Collections Overview

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CICM Credit Day - June 2018




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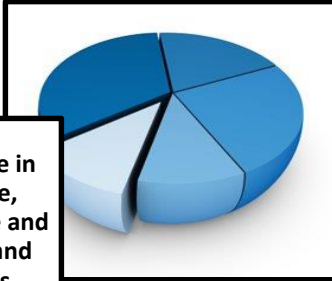
ARC Background Overview




Incorporated in 2001



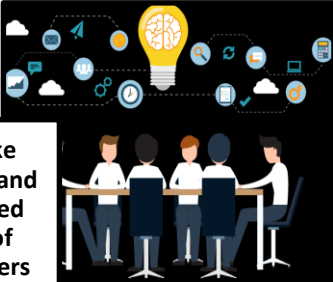
FCA Fully Authorised:
716072 –
March 2016



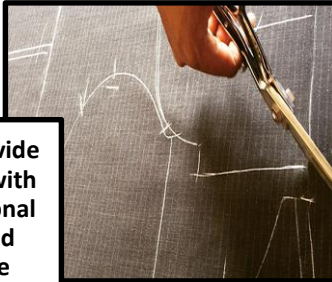
Deep expertise in Finance, Insurance and Health and Fitness



65 FTE (35 Agents)




Bespoke systems and dedicated team of developers



ARC provide Clients with exceptional tailored service



Digital Servicing Strategies

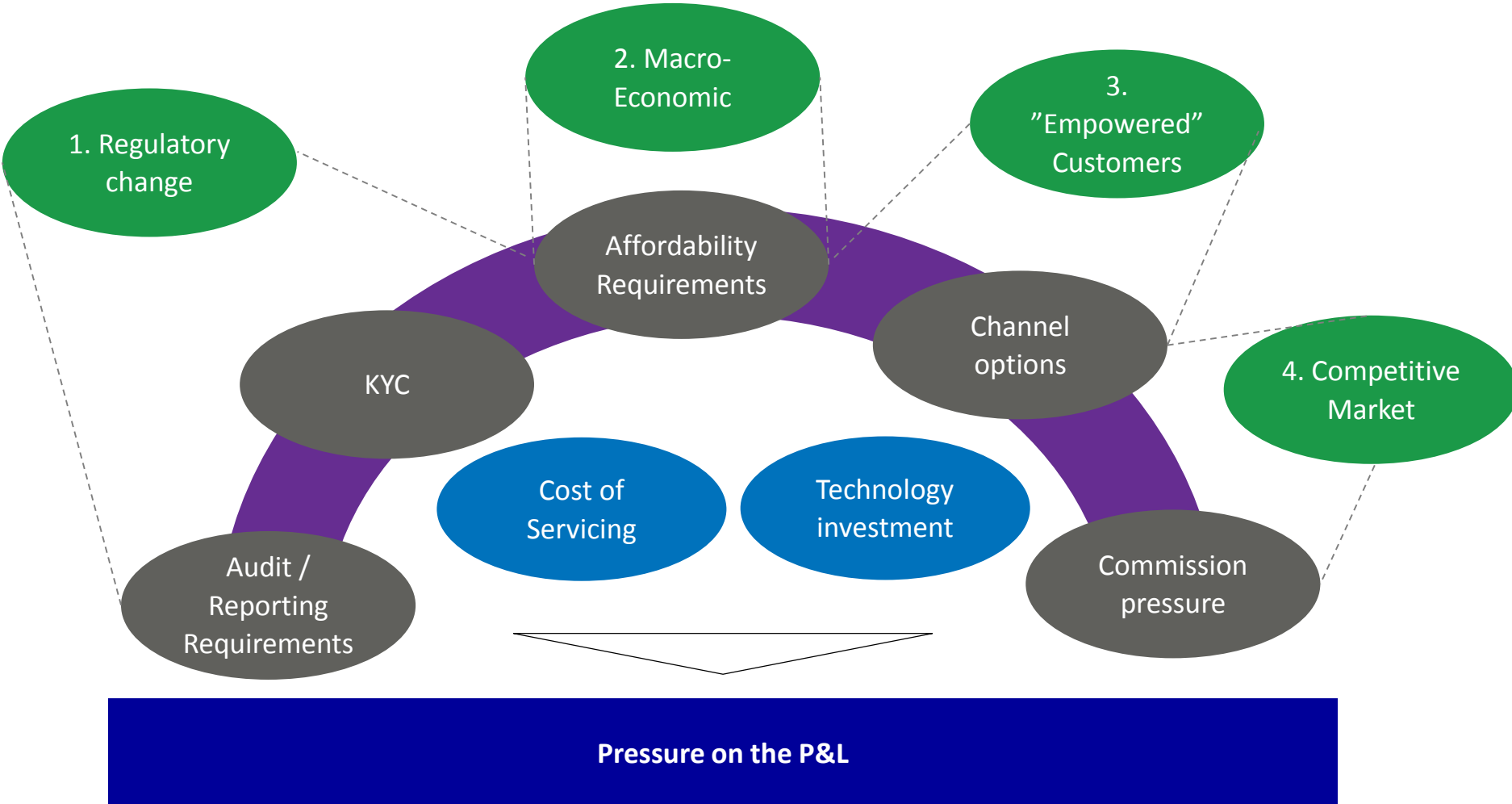


Based in Walton on Thames, Surrey



End to End Service Offering

Consumer Collection Challenges





Introducing elanev




elanev® offers cloud based real-time analytical solutions for purchasing, managing, selling and servicing businesses and portfolios. Our current product list covers the purchasing of debt portfolios and their servicing (collections), selling and management.

Solutions aligned for collection agencies

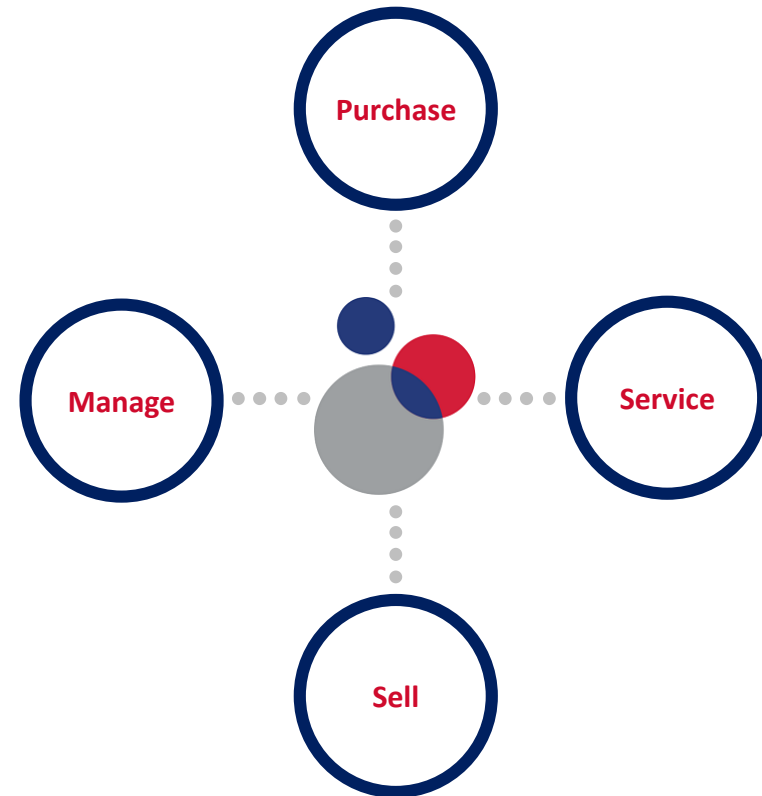
 **Dialler Optimisation** – Optimise your contacts centre and call campaigns using the latest machine learning tools.

 **Propensity Scoring** – Build and deploy bespoke sloping scores supported by the latest machine learning technologies.

 **Financial Vulnerability** - Benefit from our award winning near future assessment rather than a retrospective view based on credit performance provide by CRAs and other vendors.



 **Debt Pricing and Valuation Tool** - Price debt portfolios in real-time.



Our current product list covers the purchasing of debt portfolios and their servicing (collections), selling and management.

Solutions aligned for other sectors



Debt Evaluation Tool – Evaluate a purchasers pricing.



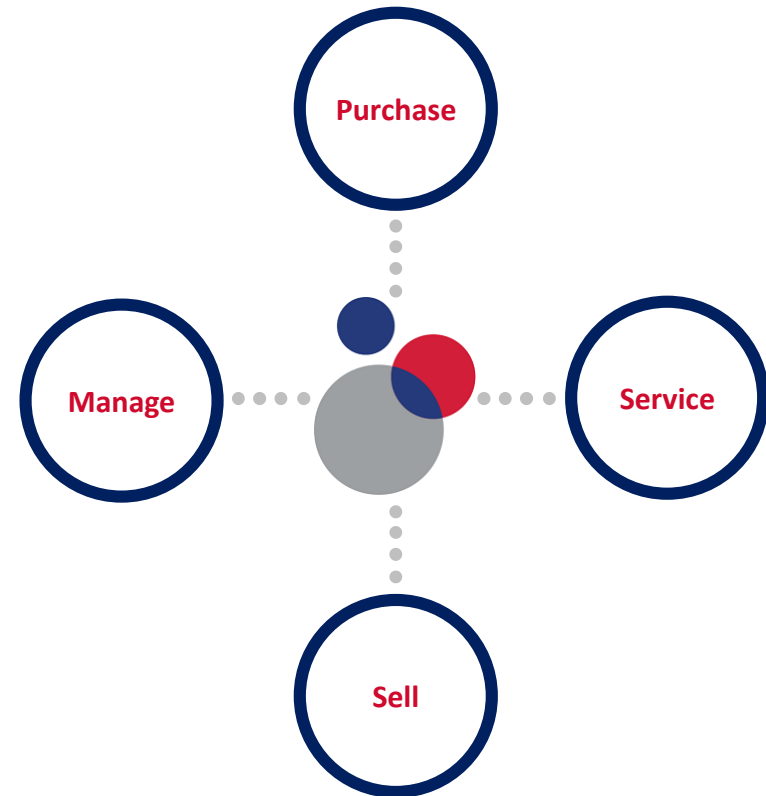
Debt Price Optimizer – Optimise debt book pricing for increased profit.



Extended Recovery Curve Valuation – Value and scenario test your purchased portfolios and business.



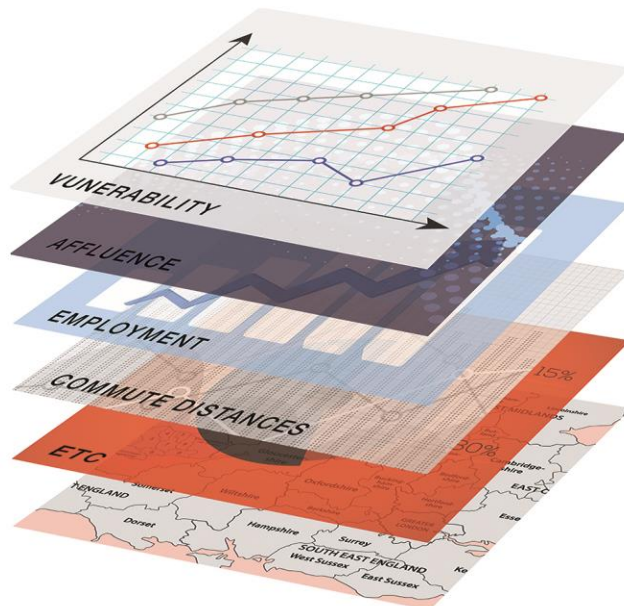
Regulatory Reporting – Operational risk, cyber risk and credit concentration risk capital assessments to meet regulatory reporting requirements.



What we did!

elanev-data

- The propensity scoring is based on the unique data-sets built by elanev
- Is built from multiple layers of open source data extrapolated to small areas of Geography.
- It is updated monthly and is GDPR compliant



Dialler Optimisation

- Scores "first time dials"
- Provides best time to call and propensity for contact scores
- Supported by the latest machine learning technology
- Continued calibration and alignment to the dialler portfolio

Application / Results

- Solution been live for 6 months
- ARC contacting the same proportion of customers with a reduced call time, reduced wrap time and by using approximately 30% less resources
- Happier staff
- **The solutions has increased the capacity of the ARC contact center by approximately 30%**

Conclusion



To Conclude!

Summary

- Challenges faced by ARC are not unique to the industry
- ARC continue to invest in telephone systems, IT and new technologies
- Firms will increasingly have to embrace Technology and Analytics in order to remain competitive
- Technology continues to evolve and so do businesses if they are remain competitive
- Beware the Jabberwocky! Is all Technology fit for purpose?
- ARC embracing Technology to continue to service clients

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