

OVERVIEW

AudioFinder for Collections

Manage compliance and improve performance with phonetic search



All collections companies are faced with the challenges of achieving the best possible portfolio performance, while complying with stringent state and federal regulations. Profitability is dependent on collectors who are trained to recover the maximum amount within the permissible communication guidelines. Collectors that stray outside of these guidelines put the company at risk of lawsuits and fines in an ever-evolving regulatory environment.

For collections agencies that operate on a smaller scale, the challenges can prove especially daunting. Operating under the same scrutiny from the Consumer Financial Protection Bureau (CFPB), but with limited budget for tools to identify and correct improper collection activities or recognize and communicate collector best practices, such agencies must find effective solutions with a low total cost of ownership.

Nexidia AudioFinder is especially designed to bring the power of Nexidia's technology into a simple application that can be installed on a single computer to meet the needs of smaller-scale collections companies. With Nexidia AudioFinder, recordings can be searched at more than a million times faster than real-time. The application works in more than 40 languages and across a broad range of acoustic qualities.

Nexidia AudioFinder provides search flexibility by enabling users to include and exclude topics based on relevance. With its sophisticated review tools, users can start audio playback exactly where a hit occurred or earlier to fully understand the context of the discussion. Direct import and export of files is available to support training and collaboration.

HOW IT WORKS

Nexidia's award-winning phonetic search technology searches files by using phonemes, the smallest unit of human speech. Media files are phonetically indexed and searched for spoken or omitted words and phrases in the recorded audio. This phonetic approach supports almost all available audio qualities and audio variances such as a speaker's language, accent, dialect, gender and age.

Nexidia's phonetic solution vastly accelerates the audio mining process through "automated listening," which systematically ingests and identifies content within voice recordings. Nexidia AudioFinder delivers timely identification of collector behavior and compliance infractions within these recordings.

SYSTEM REQUIREMENTS

AudioFinder quickly and easily installs on a standard desktop or laptop computer. Minimum system requirements include any 64-bit version of Windows Vista, 7 or 8 with the latest service pack and a Core 2 Duo (at least 2 GHz) processor with 6 GB of RAM, or 8 GB if using Language ID. AudioFinder's Intelligent Installer will alert users if prerequisites or hardware configurations do not meet recommendations.

Data visualizations help users grasp information more easily.



FEATURES

Phonetic Search: The search function allows users to specify multiple search terms in a single query, apply Boolean logic (e.g. and, or, and not) and time-based proximity logic to a query and perform nested searches.

Smart MediaSets: Users can establish standing searches designed to run against any combination of recordings in the application, and collect all the results in a single place – allowing for rapid retrieval and review. Newly added audio is automatically analyzed and any matching the specified search criteria is added to the existing Smart MediaSets. Users can also “subscribe” to a Smart MediaSet and receive email alerts in near real-time when new, matching audio is added to the system. Search criteria can include the presence or absence of mini-Miranda, right party identification, or payment ladder language.

Term Sets: Users are able to upload lists of search terms and thresholds to be applied to selected sets of media. When the “hit confidence” for any term exceeds a specified threshold, Nexidia AudioFinder presents the search results in a table organized by when the term appeared in the audio file. This enables the user to quickly scan down the table to get a sense of what occurred in the file. Results can subsequently be annotated, exported (along with the media), and passed on to other personnel for a more detailed investigation.

Metadata Support: The system allows importing of metadata from various sources which can be used to view, categorize and sort recordings. In addition, users can create new categories for their media and easily assign values for any recording.

Data Visualizations: AudioFinder presents data in graphic charts and word clouds to enable users to more easily comprehend and investigate search results.

- **Metadata Categorization** – uses a bar chart to represent a selected metadata field as a number of or percentage of calls vs. all calls that contain that metadata.
- **Gainers & Losers** – a word cloud showing terms that appear more or less frequently in one set of files than another. File sets can be defined using metadata fields, or Smart Media Sets.

Language ID: This feature automates the process of identifying languages and dialects spoken in media files and grouping the files by language. These groups can be assigned to language-specific reviewers for further processing and searching. All Language ID models (as well as their component media sets) are built and managed within the Nexidia AudioFinder application.

Redaction: The media file clipping functionality within Nexidia AudioFinder supports the redaction of clips from audio files for security purposes. Redacted portions of the file are not playable or

searchable, and any metadata that is relevant to the redacted portion (e.g., a Flag or an annotated Clip) is not visible. In addition, if the file is exported from Nexidia AudioFinder, the redacted portion(s) will contain no audio content.

Portability: Nexidia AudioFinder, designed to integrate with other applications, does not place a large strain on the CPU. If another application requires system resources, Nexidia AudioFinder automatically drops into the background, utilizing only “left over” resources. As other applications unload system resources, it will utilize them as needed.

Web API: Nexidia AudioFinder contains an application programming interface (API) that enables other software applications installed on the same computer to access AudioFinder’s search and filter results and utilize the information in any manner desired.

Searchable Help: Nexidia AudioFinder contains a searchable Help system to allow users to easily get answers to product questions.

For more information on how Nexidia AudioFinder can improve portfolio performance while mitigating compliance risk, contact us at info@nexidia.com.

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