

## OVERVIEW

### Nexidia Live Collection Assistant



#### MAINTAIN COMPLIANCE AND IMPROVE COLLECTION PERFORMANCE IN REAL-TIME

Debt collection professionals are faced with the two-pronged challenge of producing the best possible portfolio performance, while complying with numerous state and federal regulations. Profitability depends on collectors who can successfully recover the maximum amount possible within permissible communications guidelines. Competition remains intense for debt collection agencies to provide “best value” services for businesses while still optimizing collection performance. Having the tools to deliver issue-focused guidance to collectors immediately as the need arises can significantly improve compliance and portfolio performance.

#### NEXIDIA'S SOLUTION

Nexidia Live Collection Assistant is a tactical, real-time alerting solution designed specifically for the needs of

the Accounts Receivable Management (ARM) industry. The software triggers collector and supervisor alerts based on configurable events in live call activity and drives relevant information directly to the collector's desktop. The contact center team is able to respond immediately and effectively to emerging issues as they are taking place.

Nexidia Live Collection Assistant is an easy-to-implement solution that monitors issues and instantly sends appropriate alerts without having to integrate third-party software. Nexidia's real-time decisioning enables debt collection companies to change collector behavior and maximize performance.

Features include:

**Omitted Topic Alerts with Time-Based Operators:** Generate a real-time monitoring event when a topic does not occur within a specified time. For example, detecting

that the mini-Miranda was not delivered in the first 30 seconds of the call will trigger an alert to the collector, thus maintaining compliance and avoiding potential fines. Additional follow-up events will be sent to the collector and escalated to the supervisor if the topic still is not spoken within the specified follow-up window.

**Spoken Topic Alerts for Hot-Button Phrases:** Immediately alert collectors to the presence of important topics and then deliver relevant knowledgebase information in real-time. For example, phrases such as “bankruptcy” and “settlement” may trigger specific call-handling procedures. Nexidia Live Collection Assistant will push critical information to the collector's desktop; including instructions on the best practices and policies for handling these call types.

**Sentiment Detection:** Identifies the presence of positive and negative sentiment in real-time, providing critical insight into a collector's or consumer's feelings during the call. Sentiment detectors based on acoustic properties such as pitch, tone, shimmer, jitter, cross-talk and laughter are used in conjunction with words and phrases that have been identified as positive or negative. Live Collection Assistant uses a language-specific model based on a

*Nexidia Interaction Analytics provides immediate insight into collections performance and compliance at the individual collector level.*

| Name                | Start | End | Agent ID | Alerts | Status          | Logged In |
|---------------------|-------|-----|----------|--------|-----------------|-----------|
| Alvarez, Ellie      |       |     | 2554     |        | On Call         | Yes ✓     |
| Babcock, Abby       |       |     | 2556     |        | On Call         | Yes ✓     |
| Bangs, Susan        |       |     | 2598     |        | On Call         | Yes ✓     |
| Bradley, James      |       |     | 2557     |        | Idle (1 mins)   | Yes ✓     |
| Brune, Sol          |       |     | 2595     |        | Idle (1.2 mins) | Yes ✓     |
| Couler, Karl        |       |     | 2599     |        | On Call         | Yes ✓     |
| Davidson, Dan       |       |     | 2558     |        | On Call         | Yes ✓     |
| Decker, David       |       |     | 2600     |        | Idle (5 mins)   | Yes ✓     |
| Dewitt, Zoe         |       |     | 2559     |        | On Call         | Yes ✓     |
| Dooley, Diane       |       |     | 2560     |        | On Call         | Yes ✓     |
| Evans, Olivia       |       |     | 2601     |        | On Call         | Yes ✓     |
| Fust, Hunter        |       |     | 2561     |        | On Call         | Yes ✓     |
| Gogulchvili, Sophie |       |     | 2562     |        | Idle (5 mins)   | Yes ✓     |
| Gogulchvili, Tina   |       |     | 2603     |        | Idle (2 mins)   | Yes ✓     |
| Hall, Mia           |       |     | 2564     |        | On Call         | Yes ✓     |
| Heston, Emma        |       |     | 2566     |        | On Call         | Yes ✓     |
| Lane, Beth          |       |     | 2604     |        | On Call         | No ✗      |

**Ellie Alvarez**  
Id: 2551  
Start: 5:08:12 PM EDT 06/19/14  
End: n/a  
Duration: (00:50:48)  
Tag Call (0)

00:00:10 Missing Mini-Miranda  
00:00:30 Missing Mini-Miranda Reminder  
00:04:44 Request for Payment

**Ellie Alvarez**  
Id: 2551  
Start: 4:33:02 PM EDT 06/19/14  
End: 5:07:15 PM EDT 06/19/14  
Duration: (00:34:13)  
Tag Call (0)

machine learning algorithm, identifying calls that are in a positive or negative state, and helping agents maintain control of the call.

**Linking Phrases to Relevant Knowledge Base Information:** Enables the real-time delivery of customized knowledgebase information to the collector’s desktop to drive efficient and effective call handling. This helps reduce call duration when the collector is handling multiple or complex issues, even as the collector’s effectiveness increases.

**Supervisor Console:** Supervisors see real-time alerts as they occur for their teams. The optional console displays a live “sentimeter” giving supervisors a color coded visual tracker that indicates the current sentiment of the call.

**Real-time Monitoring Reports:** Using common metadata call identifiers, match real-time alerts with drill through to Nexidia Interaction Analytics reporting for review and evaluation.

**Custom Integrations with Existing Applications:** Real-time phrase events are published to Active MQ, allowing developers to create custom applications. Custom workflow applications may subscribe to alerts and trigger specific workflows.

**Real-time Search Grid:™** A highly scalable architectural design modeling a MapReduce methodology, Nexidia Search Grid scans thousands of concurrent streams per server. This scan applies Nexidia’s patented phonetic search technology to identify target phrases with sub-second latency.

**Language Support:** Nexidia Live Collection Assistant supports over 40 languages.

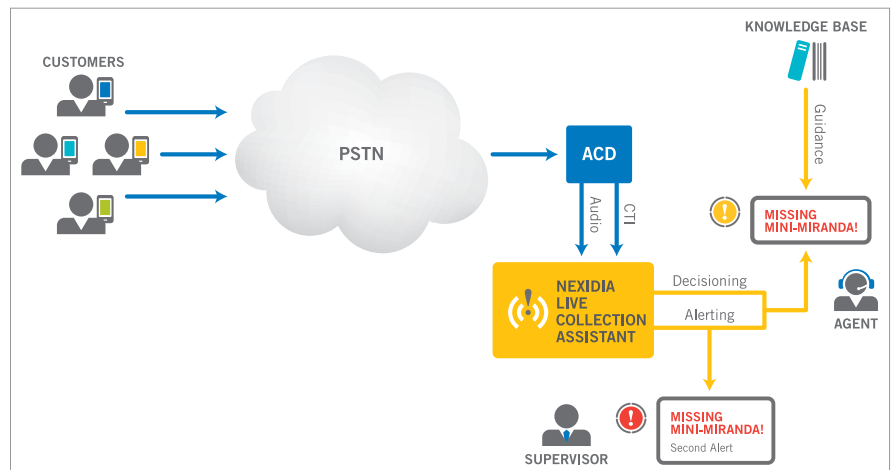
**THE NEXIDIA PRODUCT PORTFOLIO**

Live Collection Assistant is augmented by Nexidia’s flagship product, Nexidia Interaction Analytics. The solution enables debt collection companies to maximize the return on their collection efforts, while also shrinking costs and improving service levels through extensive post-call analysis. Nexidia analyzes captured interactions between collectors and consumers, enabling contact center

managers to quickly identify both opportunity and risk. Nexidia’s solution delivers highly accurate results and scales economically to accommodate even the largest volume of call activity.

With Nexidia Live Collection Assistant, debt collection companies now have the ability to incorporate what has traditionally been “back-end” analysis of recorded calls directly into the live call stream for real-time monitoring of collector-consumer interactions. Applying speech analytics during the actual calls help drive collector productivity, compliance adherence, and overall collection performance.

For more information, or to schedule a full consultation on how Nexidia can help you manage your accounts receivable management operations, please contact us at [info@nexidia.com](mailto:info@nexidia.com).



Nexidia Live Collection Assistant scans 1,000s of concurrent call streams per second for real-time monitoring and alerting.

**Nexidia – Headquarters** +1 (866) 355 1241  
3565 Piedmont Road NE, Building Two, Suite 400, Atlanta, GA 30305, USA

**Nexidia – UK** +44 (0)20 8973 2440  
Gainsborough House, 2 Sheen Road, Richmond TW9 1AE, United Kingdom

© 2014 Nexidia Inc. All rights reserved. All trademarks are the property of their respective owners. Nexidia products are protected by copyrights and one or more of the following United States patents: 7,231,351; 7,263,484; 7,313,521; 7,324,939; 7,406,415; 7,475,065; 7,487,086; 7,640,161; 7,650,282; 7,769,587; 7,904,296; 7,949,527; 8,051,086; 8,170,873; 8,311,828; 8,411,841; 8,429,171; 8,494,133; and other patents pending.