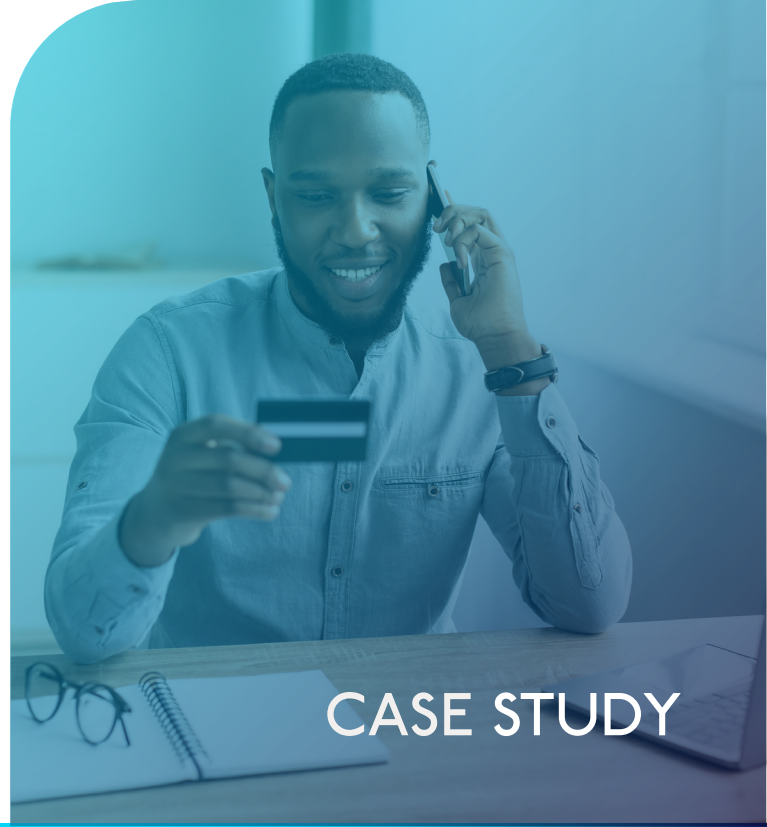




Dedicated Debt collection Agency Focused on Insurance Thrives with Adooa's Secure Credit Card Phone Software.



CASE STUDY

Simon Rawlings, Senior Collections Manager at Insurance Collections Bureau in Welwyn Garden City spoke to Adooa about how Adooa's phone payment software enabled them to meet PCI, assure customers and agents, and gain payments.

ICB are focused on debt collection in the vehicle insurance market, have 21 agents and run through around 10,000 instructions a month using Adooa's secure phone payment software.



"Our aim is to try and collect as much as we can. We work on a contingent basis so we don't buy any debt. We work on commission so depending on whether that's prime or second placement, which means it's been to a different debt collection agency beforehand."

CHALLENGES

- **PCI Compliance**, meeting security standards required by payment providers.
- Finding a **simple tool** that agents and customers would use.
- To establish **rapport with the client**: if we can get that hook in, we can have a conversation, we can tell them that we're here to help, we're not here to say you have to pay it all or send the boys around, because we don't employ bailiffs or anything."
- **Encouraging agents to request payment**
- **Ultimately, to increase collections.**

RESULTS

I. PCI Compliance

With Adooa's software tool, the customer securely inputs their credit card details into a separate system that your agent cannot access. This takes the agent and company out of scope of PCI. Simon explains how this has worked in practice:

"What we were looking to do is to make that far more compliant so we're not taking the card details down. Now we are putting the onus on the customer to give the bank those details. There is still a bit of reticence from some customers who don't want to input their card details but they're quite happy to tell us what they are! Obviously we don't see the number so **we're very PCI compliant.**"

2 Improved Customer Experience:

Assuring customers with secure platform, gaining trust for them to make a payment.

Has it increased collection rates? “Yes, that obviously has helped, having the ability for the to take away the whole piece where customers don’t want to read out their number... the compliance piece improved that from a customer service perspective.”

3 Tool to support agent assertiveness when speaking to customer.

“We’ve done a lot of training over the last couple of years, which has included negotiation skills, assertiveness skills, being able to ask the right questions. You’ll be surprised how many people won’t ask, you know, to say, can you make a payment now? Some people find that quite difficult to do, but there’s been a whole host of training how we can go around that and obviously **having this tool has helped us with that as well because you’re saying it’s a very secure line.**”

4 Simple to use:

“It’s a **simple tool to use**... people feel comfortable with it... and its self-explanatory in the way it’s set up, how you can set up a payment, or payment plans.”

5 Increased Collections and Phone usage

- Increased collections: with phone payment you can catch people to pay over the phone wherever they are. “We set up 1800 to 2000 payment plans a month”
- ICB take approximately **70 per cent of payments over the phone now**, compared to only 30% online
- We are passed accounts on a regular basis by between 50 to 75 different insurance brokers per week or just do a one-off file depending on how many they’ve got. We will then work through them with your software.”



For further information on for secure credit card phone payment, see adooa.com/secure-payments

For more information on ICB: www.insurancecollectionsbureau.co.uk