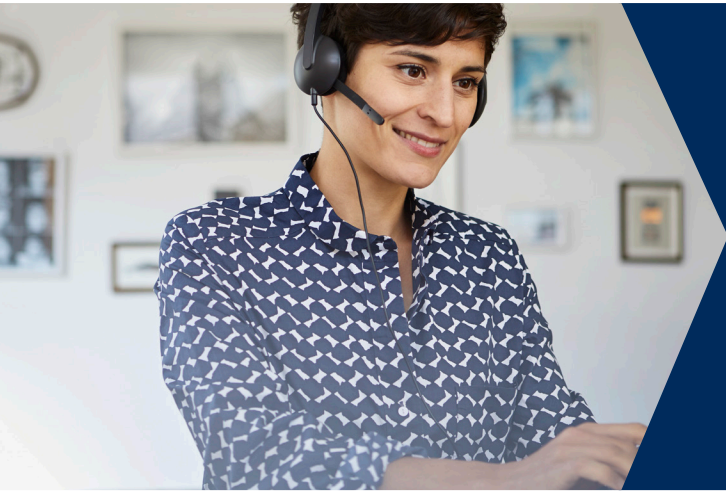


Next-Generation Collections Solutions for Consumer and Auto Finance

Scalable agent teams, innovative digital automation, lower costs and an optimized collections ecosystem — that's what we deliver.



Conduent is one of the nation's largest providers of cloud-based loan servicing and collections solutions, currently supporting more than 12.5 million loans.

Combining our extensive digital collections expertise with white-label agent services, we help lenders provide a better borrower experience, lower costs and maximize collections.

Working with us, lenders can tailor the collections experience for each customer, communicate through multiple channels and provide a broad view of payment options and the tools that customers need to self-cure.

Our agents function as a seamless extension of the lending company — conveying branded messaging, a tailored cure approach and a personalized touch delivered from cost effective domestic, near-shore, and off-shore locations.

As our client, you gain:



Access to global talent

With a network of talented teams located in domestic, near-shore, and international service centers around the world, we enable clients to tap into significant low-cost scalability with SLA performance comparable to on-shore in-house alternatives.



A smart blend of digital, automation and agent capabilities

Combining a mix of proprietary technologies and best-in-class industry partnerships, our solutions allow lenders to configure self-cure experiences for different customer segments delivered across channels to optimize each customer interaction. Lenders reach customers the right way with the right programs to create the best experience and maximize recovery outcomes.



Rapid delivery

We can quickly train agents and install digital outreach solutions to meet your needs. Rigorous recruiting and training protocols ensure top-tier agent talent with specialized expertise in loan servicing and collections. Configurable tools can be swiftly customized to meet your strategic needs without typical long development timelines.

With our solutions, lenders gain access to scalable, cost-effective agent talent and achieve higher borrower self-cure rates. This leads to better borrower experiences, reduced operating costs, increased collector performance and confidence in compliance.



A COVID-19 Case Study: Quick-ramp collections for an auto finance network

A 20+-state auto finance client was left “high and dry” when one of its collections vendors closed its near-shore facility when the COVID-19 pandemic hit the U.S. With customers in dire need of assistance and call volumes increasing, we were asked to step in and help at a moment’s notice.

Our teams and technology quickly stepped up to assist in their time of need delivering customer care and collections services — both new capabilities for this client relationship.

Challenge – Previous collections vendor suspended its operations as a result of COVID-19.

Solution – Engaged and launched training of a dedicated collections team with voice and digital connectivity at a near-shore facility.

Results – Within three weeks, our agents were taking the first collections-related calls, meeting collections compliance targets and SLAs at comparable price point to the previous vendor.

Lender Business Challenges	Conduent Outcomes
Higher delinquencies	Better control over outreach and digital interactions means more engaged customers and more payments.
Increasing call volumes	Scalable multi-national agent operations coupled with customer self-cure capabilities provide flexibility to handle volume peaks and troughs.
Supporting customers in stress	Improved customer experience across channels with digital tools makes it easier for customers to view payment options and self-cure. When agents are needed, our teams have deep experience talking through complex situations and building flexible workable arrangements.
Business continuity concerns	Global reach and multiple sites with work-at-home capabilities that can seamlessly integrate to deliver optimum support for customers.
Dated infrastructure and technology limitations	Modern, cloud-based solutions and best practice strategies out-of-the-box. Configurable workflows give lenders control to tailor personalized experiences based on customer need.
Risk and compliance issues	More customers using tailored digital tools to self-cure ensures better compliance and reduces risk of human error. All interactions are logged, fully auditable and ISO 27001, PCI, SOC II and HIPPA compliant.



As a client, you can expect:

Savings of up to 45-50%

vs. inhouse on-shore alternatives (with comparable SLA performance).

Rapid execution

Cloud-based technology, scalable sites, on-demand recruiting. (We have launched solutions in less than three weeks.)

More flexibility

Digital collection / virtual agent capabilities/ white label staff augmentation. Customers interact through channel of choice and can connect with a live agent when needed. Better experience, improved collections, lower cost and fewer complaints.

Confidence in delivery

We have 20+ years continuous delivery for two of the top ten auto lenders. We're a trusted strategic partner with right-shoring capabilities that match clients' needs with talent and location.

An array of high-impact solutions:

Outsourced business process services

- Customer service
- Inbound order processing
- Collections
- Outbound sales campaigns
- IT development
- Technical support
- Back office process

Agent solutions

- World-class facilities (secure, scalable, multi-lingual) in cost effective domestic, near-shore, and off-shore locations
- Destination employer, access to broad talent
- Outbound/inbound collections, servicing, back office operations, skip tracing
- Industry expertise, QA and call monitoring, expert handling of complex calls with regulatory implications
- Customized scripts
- Work from home options

Digital solutions

- Centralized management and strategy
- Personalized experience, multi-lingual capable, workflows configurable for any customer segment
- Dialer, text, email, voice, chat and other channels; alerts, notifications
- Payment processing, flexible payment arrangements, pay through any channel
- Self-service tools for rapid "self-cure"
- Forbearance and loan modification
- Champion/challenger learning



Contact Us

Visit our website to learn more about [Conduent Consumer Finance Solutions](#), or call 1-844-ONE-CNDT to connect with an expert.

