



# Transforming Consumer Call Oversight

# 4 FTE SAVED

AT A GLANCE

## THE PROBLEM

Prior to adopting Convoke Audio, one of our existing customers – a major US credit issuer – was using a complicated manual process to perform oversight of their vendors’ collection calls. As vendors called consumers, they logged them on a spreadsheet, which was then sent to the issuer over SFTP. The issuer would then select a random sample of calls and request the corresponding audio recordings from their vendors to review them. With thousands of audio files being requested and sent each month, the process had become time-consuming and expensive for both parties.

## THE SOLUTION

Since vendors were already loading dialer records to the platform, Convoke began automatically selecting calls for review based on predetermined criteria. Convoke creates weekly orders for these calls and sends them to the vendor for fulfillment. The vendor then loads them onto Convoke. Once the requests are fulfilled, the issuer can listen to the recording alongside the corresponding dialer record to ensure the call meets all internal and regulatory standards.

## KEY CLIENT OUTCOMES

- ◆ Elimination of manual processes for obtaining consumer calls to review
- ◆ Ability to view dialer record and call audio simultaneously
- ◆ Automated selection of dialer records for audio file requests
- ◆ Consumer treatment and contact outcomes improved
- ◆ Four full-time equivalent employees saved through using Convoke

AUDIO REQUESTS  
CREATED  
AUTOMATICALLY



REQUESTS SENT  
TO VENDOR  
AUTOMATICALLY



DATA AND AUDIO  
VIEWABLE  
SIDE-BY-SIDE



VENDOR  
OVERSIGHT  
SIMPLIFIED



## MEETING THE CHALLENGE

To ensure consumers were being treated fairly by their vendors, one of our customers had created a complicated monthly process for selecting and listening to a random selection of their consumer calls. For the system to work, the vendor first had to input all call data into a spreadsheet, which was then forwarded to the issuer over SFTP. Next, the issuer randomly selected calls for review based on a predetermined set of criteria and recorded them in a second spreadsheet. They then sent requests to the vendor for the audio files. Finally, the vendor sent the requested calls to the issuer so they could listen to the recordings and check that they were meeting internal and regulatory standards.

This cumbersome, manual process created numerous problems for both parties. It required a member of the issuer's team to pull and review the spreadsheet, select the calls they wanted to hear, and send the spreadsheet back to the vendor. The vendor then had to track down the

individual audio files before sending them to the issuer for review. Unfortunately, there was no simple process to tie call records to the call recordings. This meant the vendor sometimes sent the wrong recording to the issuer. Since the issuer could not easily tie recordings to the data, they were unable to consistently review the files they had requested.



**Convoke Audio is yet another example of how we're helping issuers to optimize operations and improve consumer treatment.**

## IMPROVING THE REVIEW PROCESS

Since the issuer and their vendors were active users, dialer records were already being loaded into Convoke. To support their call review process, Convoke was able to automatically select calls based on the issuer's work standards and send requests for them to the vendor every week. Once delivered by the vendor, the issuer could then listen to the call alongside the original dialer record, giving them all the information they needed for each consumer call.

This new process provided enormous benefits for both the issuer and the vendor. Task automation enabled both parties to streamline their workflows and save considerable processing time. Convoke also greatly improved the review process by using a unique identifier to instantly associate dialer records with audio files. This made it easier for the vendor to identify which audio files they needed to load. It also gave the issuer confidence they were receiving the correct recordings.

Credit issuer responsibilities for vendor oversight are increasing all the time. For this particular issuer, bringing clarity and simplicity to such a critical area of consumer care was a welcome addition.

