

Case Study

ccscollect – Debt Collection Services The Automated Solution



CCSCollect have supplied a range of quality credit control and debt collection services for over 30 years and collect millions of pounds from debtors every year. Much of this money is collected via a traditional call centre.

CCSCollect were looking for a system that allowed them to automate the process of taking money over the phone and extending the times when debtors were able to make payments without incurring additional costs. Having researched the market CCSCollect selected the Adelante **TonePay** system.

“By installing the TonePay system we have reduce the number of payments processed in our call centre by around 4,000 per month which represents about 20% of our telephone based transactions. This has freed up staff time allowing them to concentrate on the problem accounts where payment is not forthcoming.”

Marie Moffat, Director, CCSCollect Limited

The **TonePay** system is an automated telephone card processing system designed to allow debtors to make payments 24 hours per day 7 days per week. Debtors using the system are greeted with voice prompts designed especially for CCSCollect and are prompted to enter their case reference number. The **TonePay** server then confirms that the reference number is valid and that money on the account remains outstanding. It then allows the debtor to proceed with making a payment by entering their card number, expiry date and security code and the amount they wish to pay. Checks on the **TonePay** service ensure that the card number is valid and that it has not expired. The value of the payment is confirmed with the customer prior to the transaction being submitted to the bank for payment.

Primary Business

Call Centre

Vertical Markets

Charities, Bailiffs, Debt Collection, Local Government, Telecoms, Utilities

Business Benefits

- Reduction in call centre staffing costs
- 24 x 7 card processing
- Accepts all major credit cards
- Validates payment data
- Automatically updates debtor software

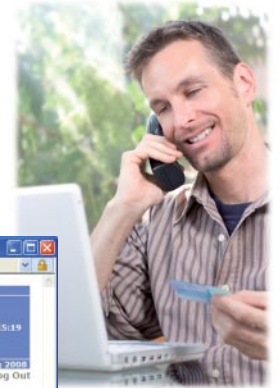
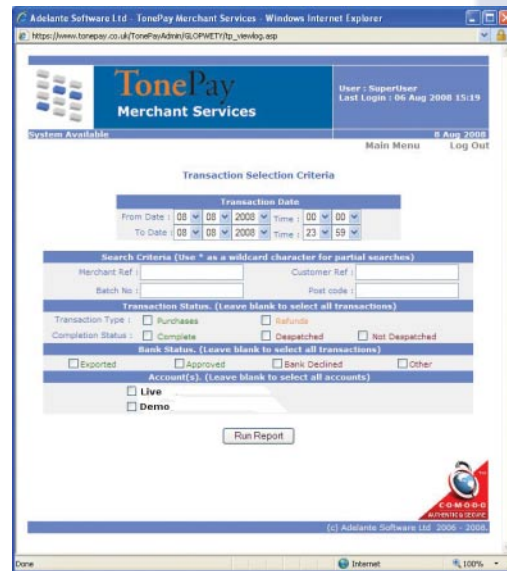


“Many companies assume that taking payments via the web fulfils the need to offer a 24 hour payment service to customers. However, many card holders are still concerned about the security of online payment system and prefer the privacy and security offered by a direct telephone connection. In some companies who use automated telephone systems the number of transactions made using this medium outnumber web transactions by a factor of 10 to 1.”

Darrell Bluck, Business Development Director, Adelante Software Limited

Once the payment is complete the debtor is given the banks' authorisation code along with a unique transaction ID. Concurrently this data is stored in the merchant administration database. This is accessible by CCSCollect in the event the debtor ever queries the transaction. The merchant administration facility is available to authorised CCS users via the Internet. Each individual CCS user is assigned a profile that determines what functionality is available to them. Based on their permissions in their profile users are able to view transaction history, obtain reports, see call statistics and undertake refunds.

The data stored in Merchant admin can also be exported. In the case of CCSCollect this data is exported once a day and imported into their debt management software, updating each individual debtor record with any payments made.



“The Adelante TonePay is hosted by Adelante at a secure co-location facility. A basic customer system costs around £500 per month to rent and has the capacity to process a whopping 28,000 transactions per month. Additional lines can be added to increase the transaction capacity if and when required by the user.”

Chris Graham, Sales Director, Adelante Software Limited

