



Lightico

Improve Your Debt Collection Calls: Insights from 100K Calls



Your Host



Gaby Young

Supported Thousands of Collection Calls

Experience in B2B SaaS & Tech Companies

Distracted, Mobile Customer

Speak Three Languages, Shopaholic

Been on both Sides of the Debt Collection Cycle

Agenda

1. Lessons from 100K calls
2. New Challenges For Collection Teams
3. The Debt Collection Journey
4. The Technology Gap and its Business Impact
5. Bridging the Technology Gap
6. Tools to Accelerate & Improve Collections
7. Q&A



Lightico

- Call Center Technology Solution
- Decades of Experience with Top Call Center Solution Providers
- Working with debt collection teams to accelerate their debt collection processes
- Solves the Collection problem that until now, no other solution has been able to
- Focused on bridging the technology gap



Lessons from 100K Calls

Analyzed Millions of calls

Uncovered an enormous problem that no tech could overcome

Call center technology background

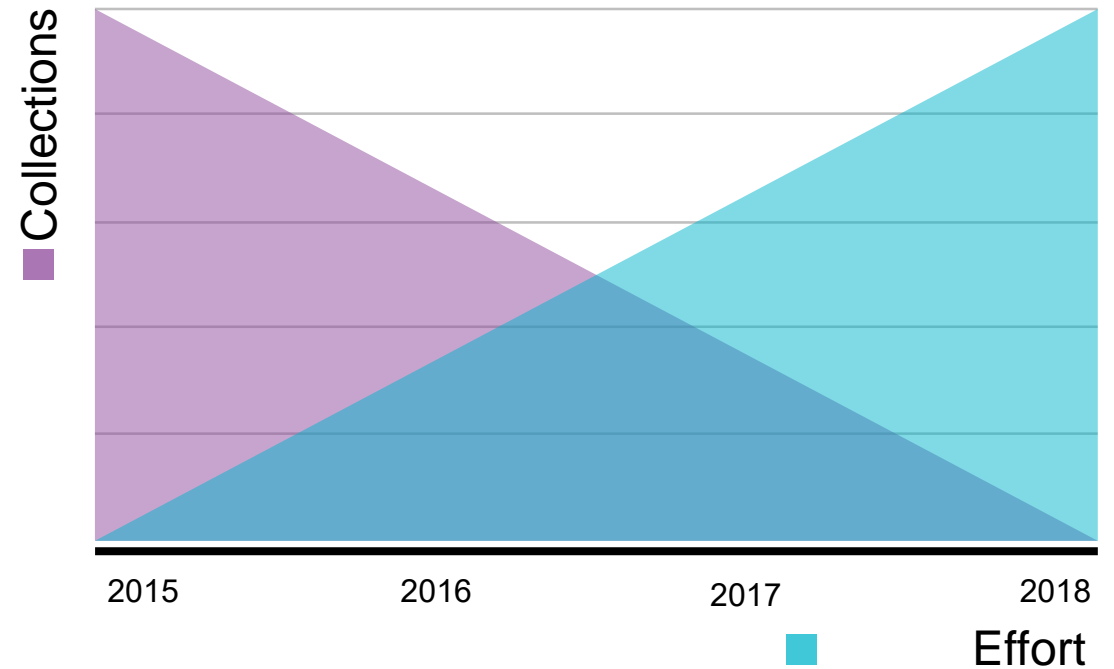
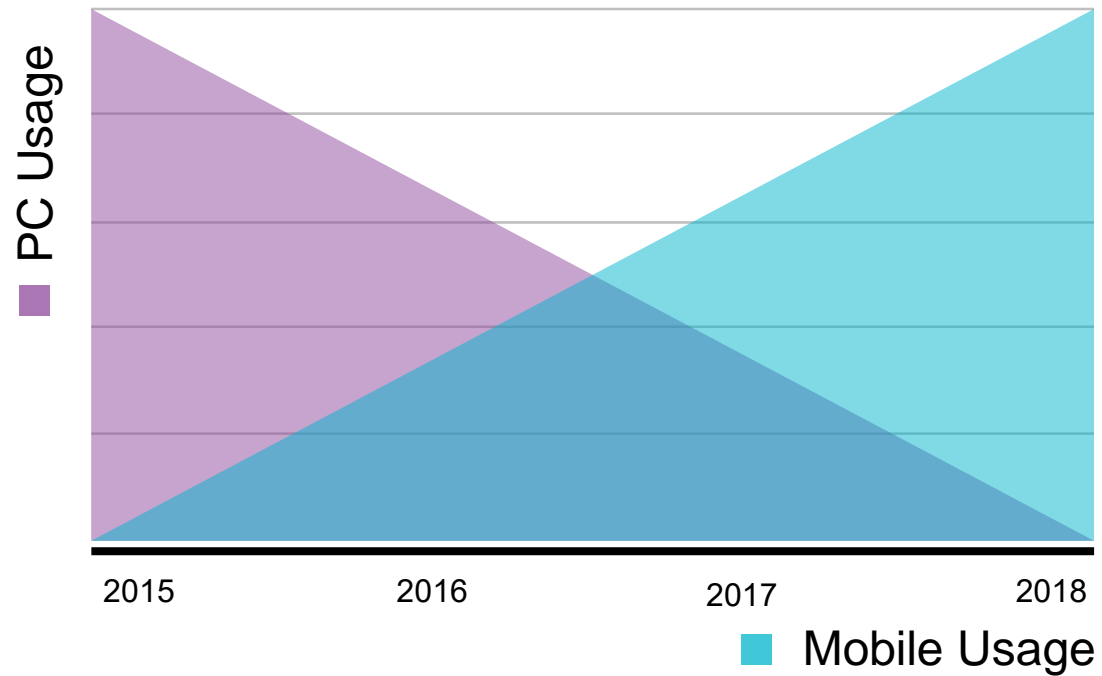
VERINT

AVAYA

NICE®

CISCO

New Challenges For Collection Teams



Mind The Technology Gap



Today's Customers

Expect to complete processes instantly, anywhere



See Calculations



Submit I&E



Pay



Fill forms



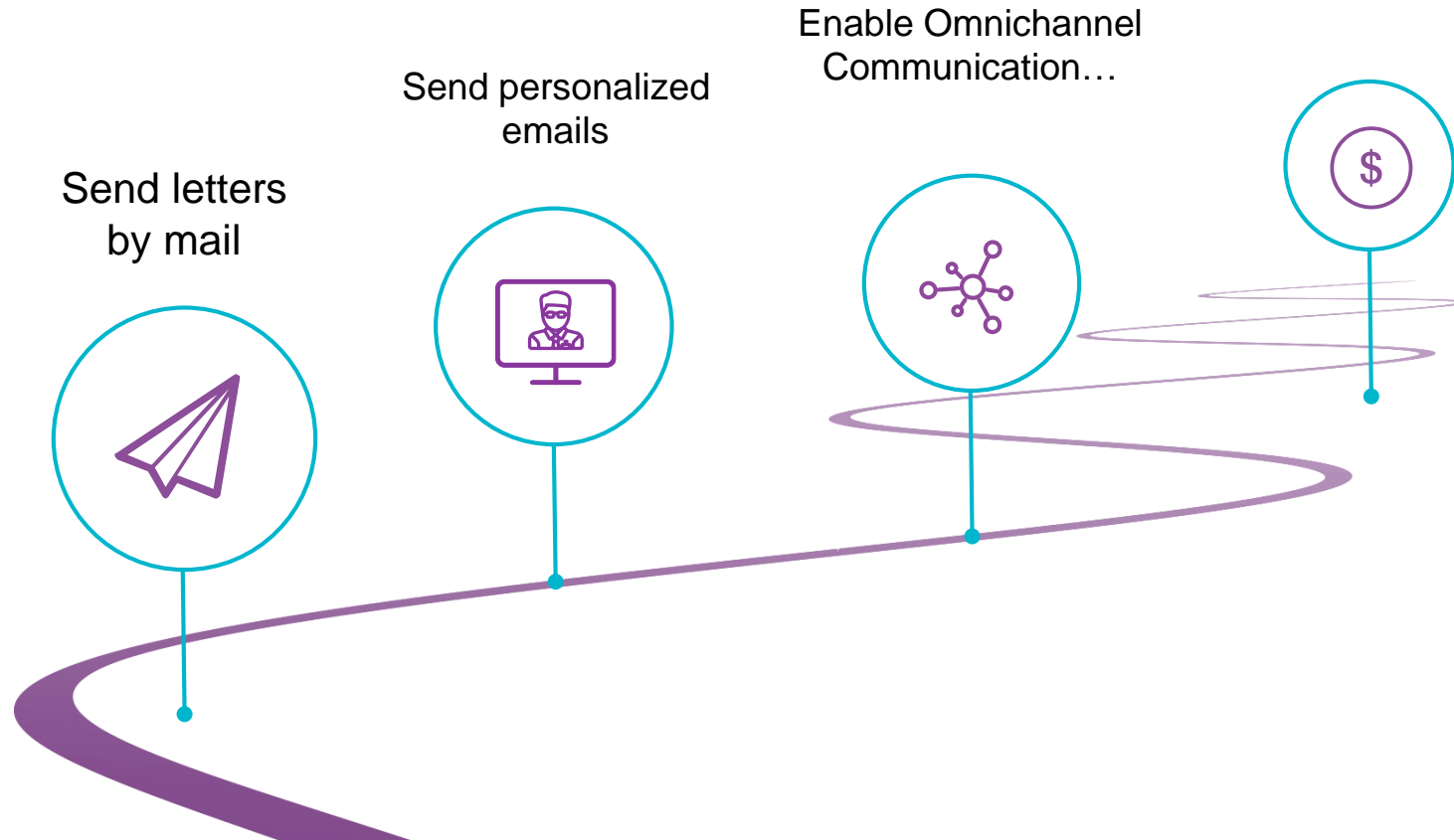
Sign and consent



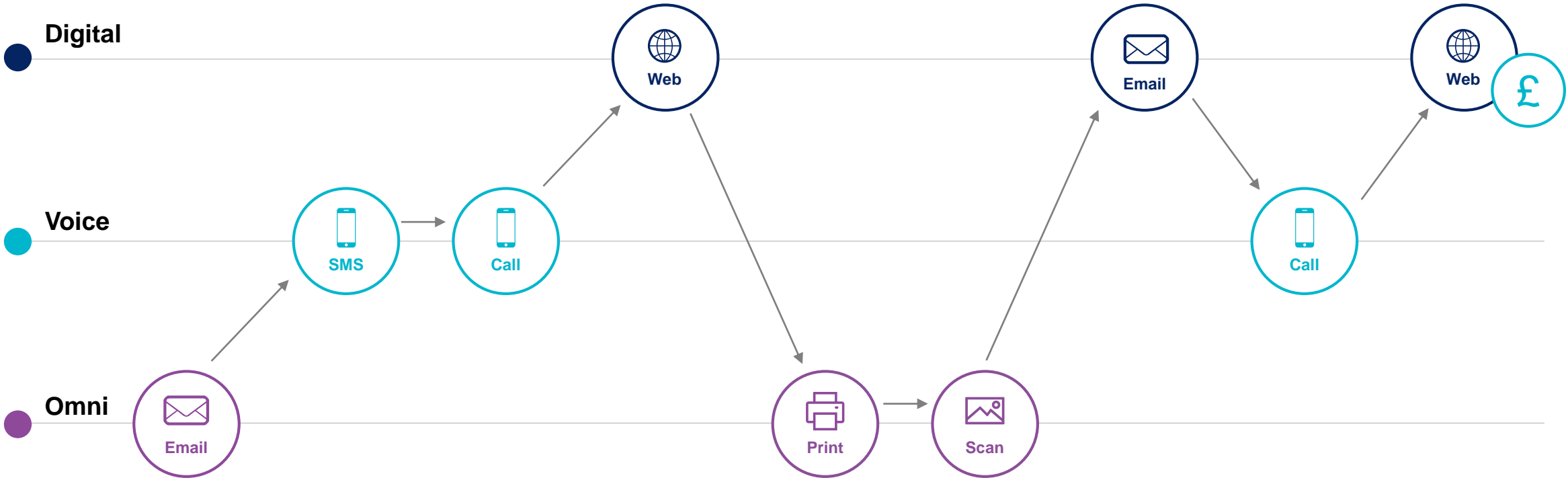
Today's Agents

Aren't equipped to deliver that experience

You Invest in Customer Collections



The Last Mile of the Debt Collection Customer Journey



Poll

How many touchpoints until successful collection:

☐ 1-2

☐ 3-6

☐ 7-9

☐ 10 or more

Impact of The Technology Gap



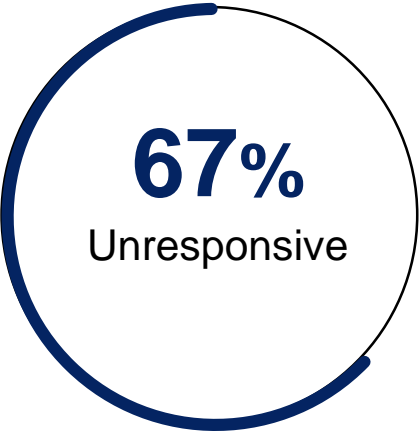
Unsuccessful
Collections



Inflated Costs



Uncooperative
Customers



Frustrated Agents





Managing Collections With Distracted, Mobile Customers

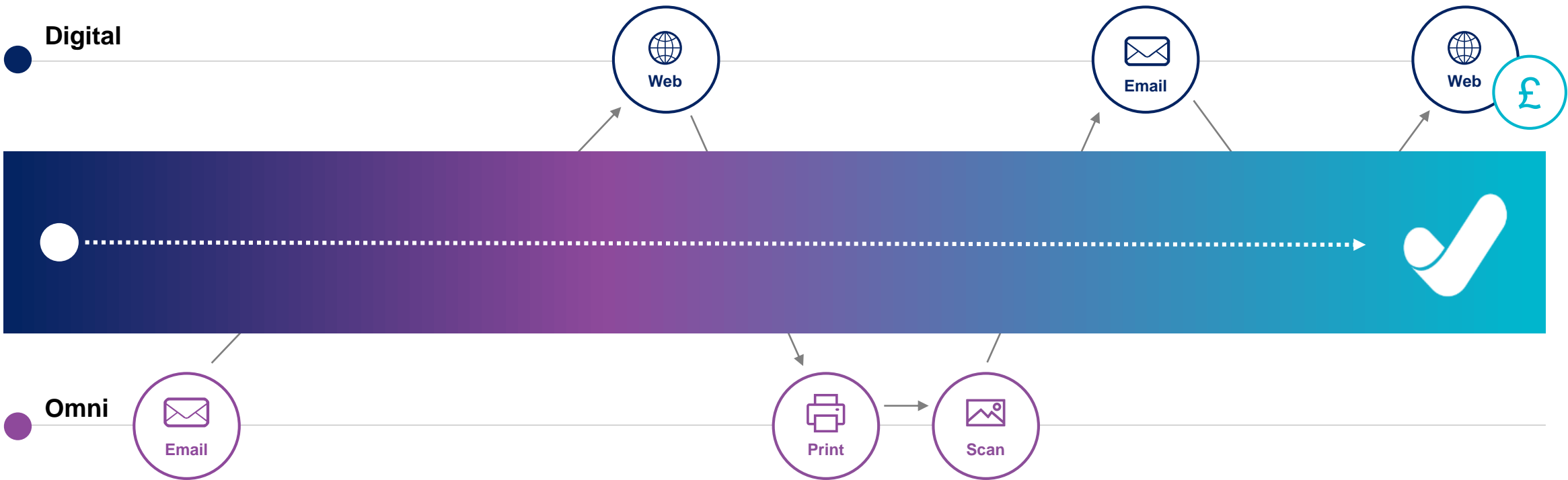


Bridging the Technology Gap

Empowering agents to bridge the technology gap and instantly complete collections with customers over the phone.



Collections Completed in Minutes



Lightico

Collaboration solution to bridge the technology gap and **instantly** complete collections processes **faster**, with **less touchpoints** – wherever your customers are.



Complete Collections in One Call



Fulfil Regulatory Compliance

Verify identity and collect documents, verify T&Cs, in real-time for GDPR compliance.



Secure Payments

Collect repayments immediately and securely.

Lightico

First Name: Jane

Last Name: Doe

Phone: 432 536 001

Email: janedoe@gmail.com

☒

Terms & Conditions:

Jane Doe.

Share Documents & Images

Share proof of outstanding balance, I&E, budget calculator etc.



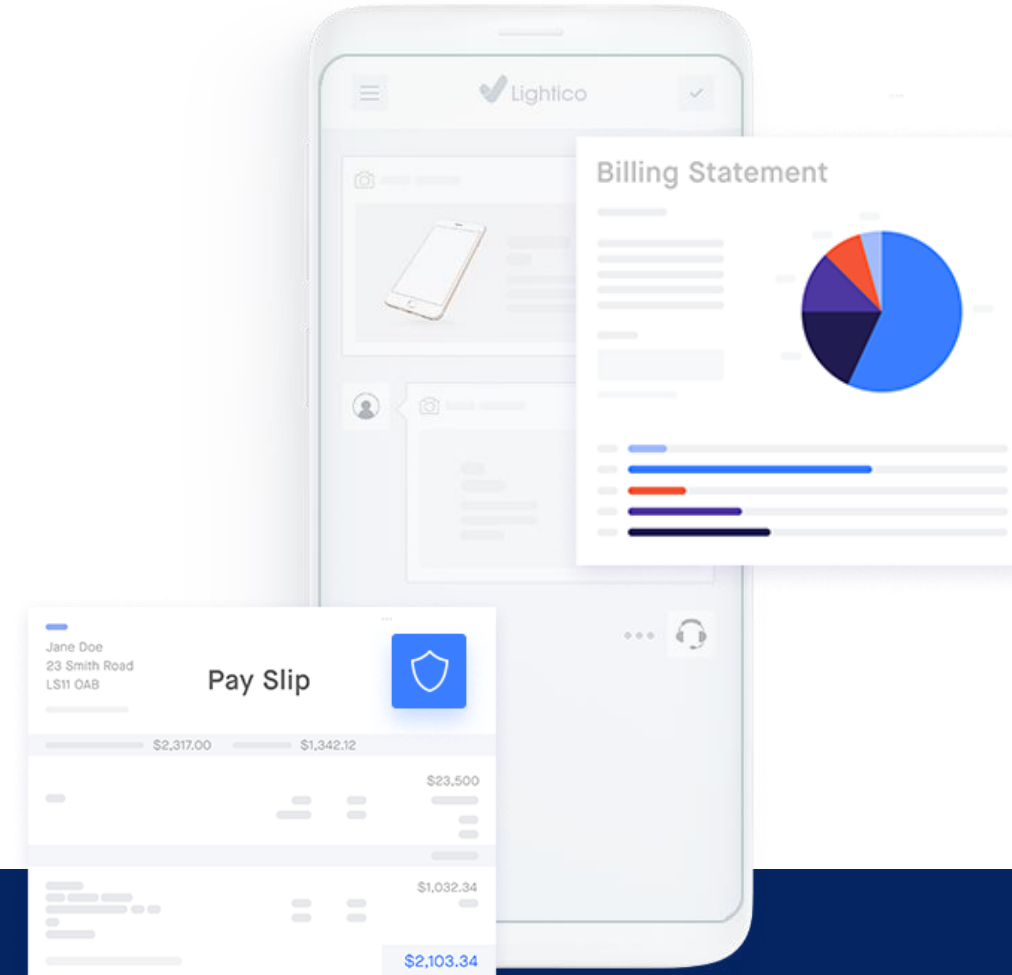
eForms & eSignatures

Instantly sign legally binding documents during a call.



Image Sharing & Document Collaboration

- Proof of Balance
- Budget Calculator / Affordability Assessment
- Payment Terms
- Agent Script Displacement for regulatory compliance



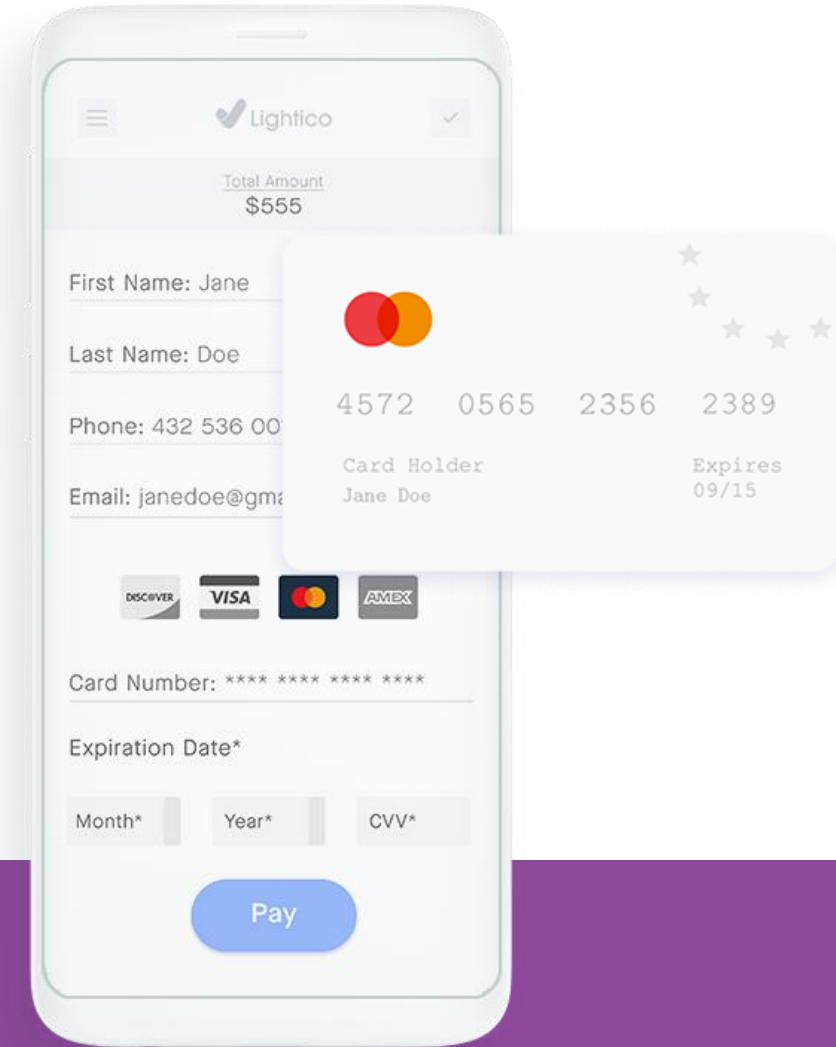
eForms & eSignatures

- Complete Income & Expenditure
- Agree and Sign repayment terms

The illustration shows a mobile app interface for eForms and eSignatures. A document titled "Application Form" with a red "PDF" icon and a red arrow is shown as if being scanned or uploaded. The app screen displays the "Lightico" logo and a form with fields for "Name: Jane", "Name: Doe", "Phone: 432 536 001", and "Email: janedoe@gmail.com". Below these fields is a "Terms & Conditions:" section. A "Sign Here" pop-up window is overlaid on the bottom right, showing a signature "Jane Doe." and buttons for "Submit" and "Clear". At the bottom of the app screen, there is a signature "Jane Doe." and a "Submit Form" button.

Secure Payments

- Set up and collect repayments instantly
- PCI compliant – agent is not exposed to the details
- More cost effective than IVR payments.



Complete in One Call



Signatures on
Repayment Agreement



Share Outstanding
Balance Proof



Document Collection &
Repayment Planning



Secure Payment



Income & Expenditure
Completion



ID Collection &
Verification

Win-Win-Win Scenario



Customers

Can easily repay their outstanding bills.



Companies

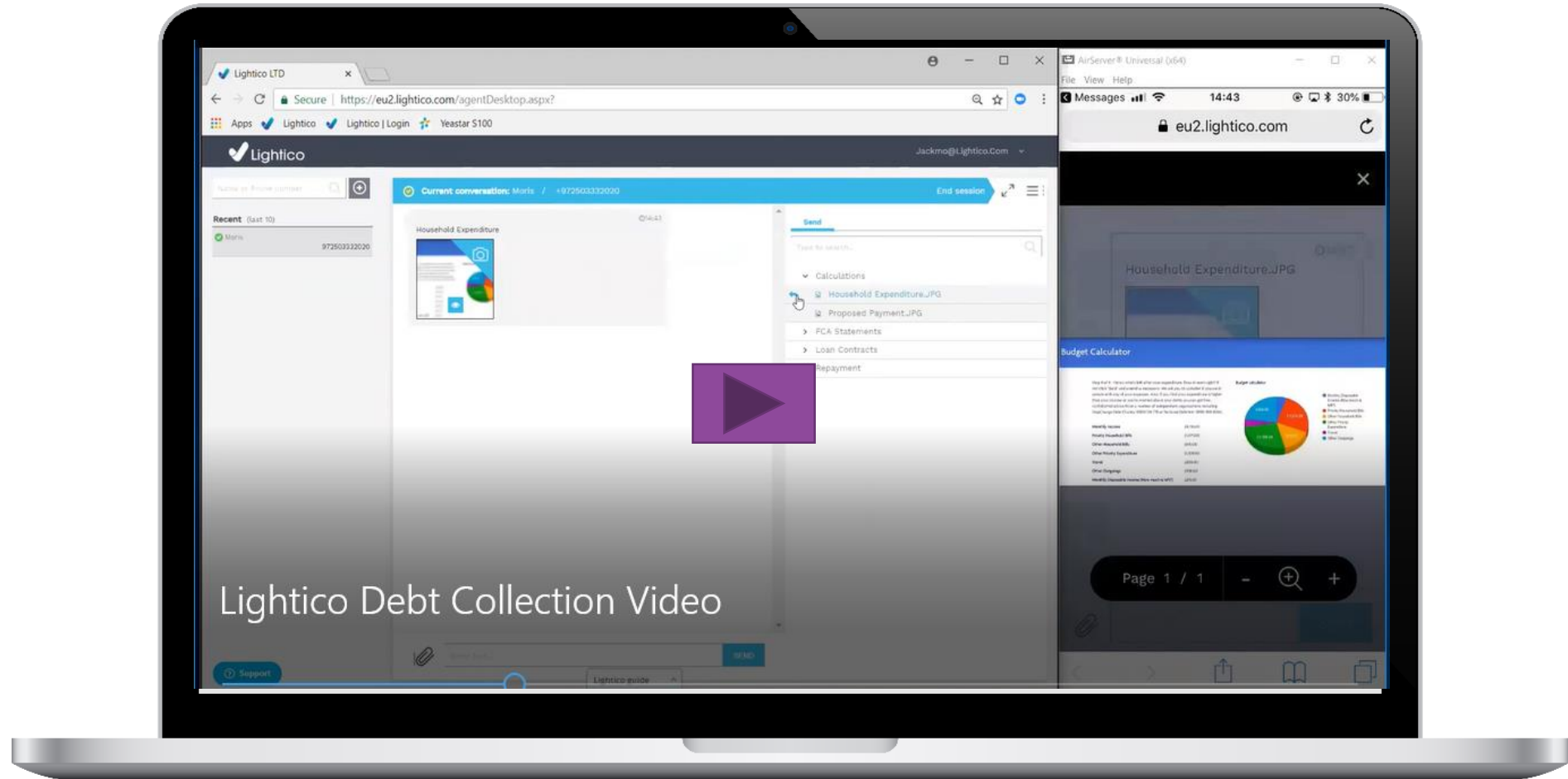
Recover their money



Agents

are motivated and more successful

Quick Video Tour



Lightico's Customers



Business Results

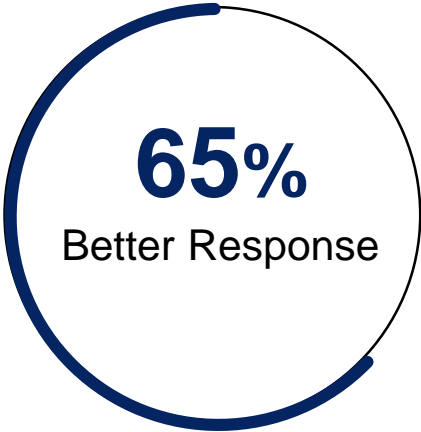
Successful
Collections



Saved Costs



Cooperative
Customers



Happier
Agents



Summary: Key Points

- Customers are on the go - expect speed & convenience
- Collections processes require many touchpoints
- More time + More Touchpoints = Fewer Recovered + Higher Costs
- Businesses are not set up for these customers
- Collections can be optimized by reducing the number of touchpoints
- In-call tools minimize effort and maximize recovery
- Less Time + Less Touchpoints = More Recovered at Lower Cost

Poll: Invitation

- **Experience** live in-call debt collection
- **Access** more research findings
- **Customized** Demonstration for your team



Questions?

Thank You!

gaby@Lightico.com

www.Lightico.com

Poll

Who has one of these at home?

- ☐ Printer
- ☐ PC
- ☐ Landline Phone
- ☐ Scanner
- ☐ Fax machine