



Early Arrears - Retain Customers & Optimise Returns.

Your challenge

A delayed payment does not necessarily mean the end of a good customer relationship. Hi-tech forms of communication and flexible payment options not only secure prompt settlement of debt, but can actually help strengthen customer relations. An optimised Dunning process, therefore, plays a key role in receivables management as it avoids the additional costs of collections at the later stages of the process.

Our solution

We are able to identify our clients' unique requirements through target-oriented analysis and detailed consultancy, allowing us to provide them with a partnership that maximises results without jeopardising the prospect of future business from their customers. In taking this approach, the potential for optimisation can be identified and the most efficient solutions implemented.

Our focus always remains on maintaining the long-term relationship between our clients' business and their customers, even in the event of a default of payment. In order to handle the communications process in the most cordial and efficient manner.

Your benefits



Situational workflows and dynamic treatment based on individual customer behaviours;



Propensity to pay scoring;



Complaint and expression of dissatisfaction management;



Provision of innovative and popular contact channels and payment methods;



Optimal debt collection performance, which reduces debt from progressing to final collections and legal;



Focus on successful outcomes earlier in the strategy.



Offering a combination of skilled collectors and tracers to give you a complete solution to your debt recovery needs.



Our solutions provide the most up to date market leading products and are underpinned by a confidence scoring mechanism to ensure the correct action is taken every time.



Our earlier intervention solutions reduces the volume of customers who progress into the debt credit cycle more than once, improving impairment rates



We provide white labelled early arrears recoveries, replicating and improving your branded solutions to customer.



Tailor a solution that your customers will recognise, which gains improved outcomes at every stage of the collections process.



We pride ourselves on ensuring your customer relationships and your brand is protected like it was our own.



Our in-house omni-channel solutions can be adapted and branded for customer services and collections.



Our white label RISE platform can be utilised for meter readings, digital deliver, to arrange visits, as a payment portal or to offer customer loyalty surveys.

How we work

Personalised digital solutions are just as important for the payment and settlement of an overdue balance as a tailored and comprehensible Dunning message, all of which helps ensure the client's brand is being represented correctly in the market place.

Summary

Arvato is able to provide customised solutions for early arrears debt collection in order to target customers directly and achieve the best possible outcome. These include:

- White labelled and Arvato branded early arrears and pre-charge off processing;
- Customer complaint management;
- Managing customer vulnerability and financial hardship;
- Inbound and outbound calls as payment reminders and customer advice;
- White labelled and Arvato branded activities – such as letter, email, SMS etc.;
- Digital collection platforms - for example RISE;
- Provision of innovative and popular payment methods;
- Agile and digital process design and implementation;
- Handling of open receivables;
- Transfer to final / debt collection

Arvato Financial Solutions Services

- 30 years UK DCA and Early Arrears experience.
- International base - 117,000 employees serving over 40 countries.
- Quick and easy access to a diverse agency panel, with flexibility to adapt and drive performance.

Need more information? Just contact us.

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