



CollStream

Debt Collection SMS Solutions

Enhancing your collection strategies



The future of SMS messaging is here...

Founded in 2005, Collstream is one of the most successful providers of SMS solutions in the UK. Our strong growth is based on our willingness to push the boundaries of what is possible with SMS messaging, and to deliver solutions that continue to delight our growing roster of satisfied clients.

We already work with many large clients including debt collection and debt purchase companies, utility, insurance and financial services companies as well as leading retail brands. Now we'd love the opportunity to show you how we can help you meet your objectives. Our unique approach is the key to our success. Our business ethos is simple – **we provide a service that delivers exactly what you need.**

Whatever your requirement, from simple SMS customer alerts to messaging that is fully integrated with your collection strategies, we have the expertise and experience to ensure you get the maximum return on your investment.



Integrating SMS messaging into your collection strategies...

Collstream's powerful solutions will enable you to conduct **highly professional and flexible SMS alerts**, information messages and collection strategies. We offer a variety of ways to send messages and the right one will depend on the volume and complexity of your brief.

Web Solutions Our campaign management suite is amongst the most feature-rich yet easy to use platforms in the market, enabling you to create, launch and manage powerful integrated messaging campaigns in minutes.

Integrated Solutions If you already have or wish to develop your existing collections platforms to incorporate messaging functionality, we can provide a variety of API integration guides. Our developers are always on hand should you need assistance.

Bespoke Solutions Our unique approach allows us to provide tailored solutions and services quickly and professionally. In most cases we will build new functionality while still only charging you for the messages that are sent.



Ways to use SMS messaging to enhance your collection strategies...

Our automated SMS solutions enable you to integrate messages into your existing letter and telephone workflows, allowing you to increase contacts and response speed and drive down the cost of your outbound collections activity.

By deploying a strategic approach you maximise the impact of your messages and ensure the right message goes to the right person at the right time. The five most common strategies are as follows:

Pre-delinquent Collections Based on Auddis/Addacs reports or unpaid Direct Debits.

General/Delinquent Collections Covering your business as usual collections activity whether in house, DCA or Debt Purchase.

Over Limit Collections Contact customers who have or are about to go over their credit limit in an advisory or collections capacity.

Arrangement Reminders Remind customers prior to a payment being due to boost your kept promise rates and maintain cash flow. This could be as part of a collections process or as an opt-in customer service.

Broken Arrangements Quickly follow up missed payments and broken arrangements.

How SMS messaging can be used in a workflow...

The following example shows how SMS messages could be used in a workflow. Exact strategies and messages would be tailored to your needs depending on the characteristics of your operation. Similarly we can incorporate email and voice messaging services as well.

Day 1- Introductory Letter

Day 3 - Mobile SMS1

Dear Mr John Smith please call Dave at the Collection Corporation on xxxx xxxxxx quoting reference xxxx.
If no mobile number available but landline number available send landline SMS1.

Day 5 - Mobile SMS2

John it's Dave again, you must call me urgently on xxxx xxxxxxx quoting reference xxxx.
Exclude accounts where Mobile SMS1 was not delivered and instead send landline SMS2

Inbound SMS

Inbound SMS allows potential customers to contact you impulsively and quickly at minimal cost. Customers can send a text message to a short code, keyword or long number which can be routed immediately in many different ways, including text to email, text to web, text to report, text to screen, text to graph, text to action.

Day 7 - Letter 2

Day 11 - Mobile SMS3

Mr. John Smith its Dave again, you must call me URGENTLY to stop further action on your account. Call me on xxxx xxxxxxx quoting reference xxxx
Exclude accounts where mobile SMS2 was not delivered.
If landline SMS2 has been sent send landline SMS3

Day 14 - Letter 3

Additional solutions offer total flexibility...

We also provide a variety of additional solutions that companies can benefit from. These products can be used as stand alone options or in conjunction with any other SMS/MMS solution.

One2One System This web based service enables multiple users to send immediate individual SMS messages simply by entering a phone number and selecting the required message.

Email 2 SMS Quickly and easily send and receive SMS messages through all email programs such as Outlook, Firefox, Hotmail, Gmail etc. There is no need to download any software applications, you simply need to register with Collstream for the service.

Voice Messaging Conduct personalised high volume voice message broadcasts or 2 way interactive campaigns allowing customers to select options and automatically be connected to your call centre agents. You can even link transfers to our inbound IVR payment system and take payments 24/7 without the need for agents.

IVR Payment System A fully integrated IVR system allowing your customers to make debit and credit card payments 24/7 by telephone.

Mobile Payment System Allows your customers to make real time debit or credit card payments or set up a Direct Debit mandate via their mobile phone.



Uniquely Collstream...

- Bespoke SMS solutions designed to your precise requirements
- Regular review meetings to maintain optimum performance
- Constant development and new products introduced as technology evolves
- A variety of ways to send messages depending on volume and complexity
- A dedicated account manager
- Free 24 hour support
- Access to a wealth of knowledge and experience in communication strategies
- Advanced solutions that can be automated and integrated wherever required
- Full reporting including message delivery and response rates

We'd love to hear from you...

To discuss any requirements or ideas you have, please contact one of our experienced sales representatives who will be happy to help. Alternatively you can arrange an appointment and we will talk you through how we can best help.

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