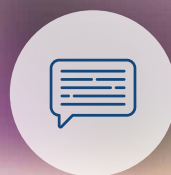




Debt Negotiators doubles initial
client contact rates with SMS



sms

Background



Debt Negotiators is an Australian owned company providing confidential, impartial, judgement-free consultation and advice on how to best consolidate debt. They facilitate debt consolidation and grant each client the freedom, control and peace of mind to manage their debts into one easy and affordable payment.

Debt Negotiators is an Act Today customer and has been using Act! since 2009, and SMS4Act! since 2010.



Act! is a customer relationship management (CRM) software application which is used to keep track of client and prospect details in a single database that can be shared by multiple users. SMS4Act! is an integrated SMS functionality, powered by MessageMedia, that allows users to quickly and easily send SMS to one or more contacts from Act!. The message is documented against the contact's record along with any replies.

The Challenge



Debt Negotiators needed an efficient and effective way to contact clients via a communication channel that was immediate, interactive and private.

Adam Ibrahim, Director, Debt Negotiators said that prior to introducing SMS, the company was experiencing a 50-60% non-contact rate for initial calls.

"In our industry we are often dealing with people that are in financial distress. They initially contact us in their private time, which can be any time of the day, and if we are unavailable to take that call they leave a message. When we try to get back in touch with them, the time we call back might not suit them, or to answer might be embarrassing for them (in front of colleagues or family) so they can't or won't take our call".

The Journey



Debt Negotiators started using Act! in 2009. After using the system for around a year, the company went through a more detailed discovery stage to learn about the various additional features that were available as add-on's to the system.

At this time, Act Today recommended SMS4Act! and the team helped to configure the automation for Debt Negotiators, allowing them to interact more effectively with clients.

Adam said, "Prior to SMS we relied on emails and sending letters in the mail. We also had a bank of mobiles in the office and we would text some clients using them. It was a very manual process.

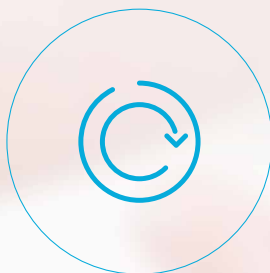
"Since we started using SMS4Act! it's been a different ball game altogether. SMS4Act! allows us to efficiently and effectively contact our clients through the system, via a communication channel that works well and that our clients are happy to use."

The Solution

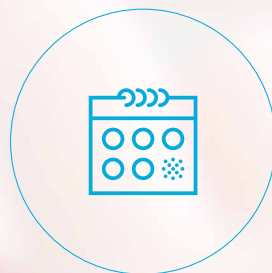


Debt Negotiators uses SMS4Act! to send a range of messages including updates regarding the status of a client's case and payment schedule information to keep clients up to date with what is happening with their file.

"We also send clients notifications when we have tried to call them, but they don't answer the phone. We send an SMS to let them know we tried to contact them and they can text us back when it suits them to advise us the best time to call."



status
updates



payment
schedule



client
notifications

The Solution



Having SMS integrated within Act! is also beneficial for compliance as all messages sent are recorded against the contact's file along with any replies.

"The financial services industry is highly regulated," said Adam. "We are audited annually, and we may also face a review if a client makes a complaint about us or our services. If a client claims we have not contacted them, we can prove otherwise as all the history and data is there in the system, and we are able to share this with the third party who is investigating the dispute."

The Outcome



Debt Negotiators is a substantial SMS user. "We rely on SMS a lot," said Adam. "In fact, I would say that at every single stage of the debt agreement process there will be someone, somewhere in the office sending an SMS."

"By using SMS, our initial non-contact rate has basically halved, dropping to around 25%. This is because our first contact is via SMS and clients can message us back to let us know their preferred time for a call," said Adam.



The Outcome



Customised triggers have been set up in the database to send SMS messages automatically when information changes in an identified field.

“This has saved huge amounts of time for our staff. And our efficiency rate has also gone up, because sending messages from inside Act! is faster and easier. You go to a client profile and in the profile you have access to all the client’s contact information including a full history of SMS sent and received so if anyone else needs the file they can see complete historical data of everything that has occurred with that client,” said Adam.

Another benefit is that Debt Negotiators staff are able to access Act! and SMS functionality, whether or not they are physically located in the office.

“We have a flexible workforce arrangement with staff, and many work from home during the week. They are able to access Act! wherever they are and even when they are out of the office they can use SMS4Act! to send a text message to set up appointments and contact clients.”

ROI EXAMPLE

Average saving: 10 hours/week

Rate \$35/hr

Working weeks: 48

10 x \$35 x 48

**Annual savings:
\$16,800**

ABOUT MESSAGEMEDIA

As Australia’s largest business mobile messaging service provider and a leading player globally, our mission is to connect our customers with theirs through innovative mobile messaging solutions. Our unparalleled messaging platform ensures customer messages arrive on time and deliver optimum return on investment. The platform is underpinned by our service reliability and quality support to ensure communication solutions are never compromised.

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