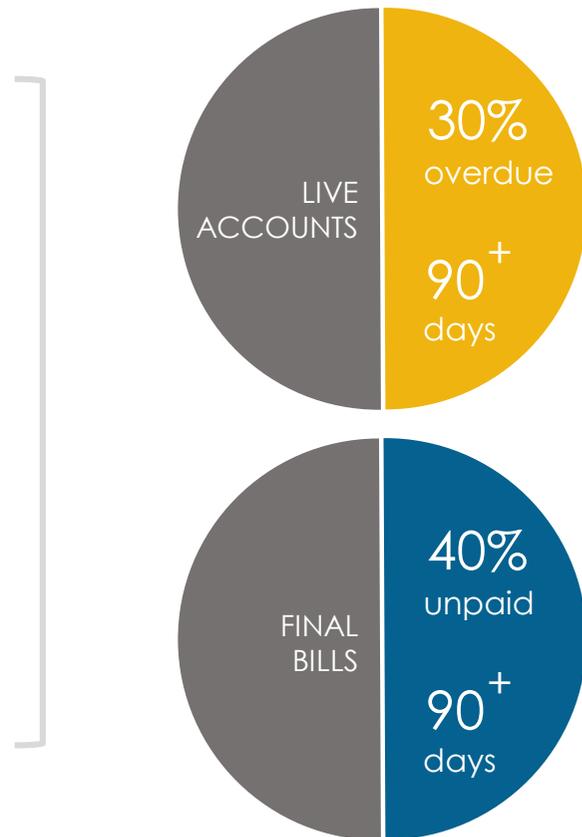


A national gas and electric utility company was experiencing major delinquency challenges, with a high percentage of existing customers being past due and “final” bill customers remaining unpaid.

As the economy continued trending downward, these outstanding obligations were proving more difficult and more costly to collect. Not only were regulators discouraging more aggressive collections tactics, they were directly challenging the country’s utilities to demonstrate significant efforts to provide more flexibility



and support to customers in order to prevent a dangerous build-up of debt. The client found themselves in a situation where they needed to improve financial performance, but also required to quickly implement and prove they were providing their customers with more options to pay and with more time to do it in.

# SOLUTION

CMC helped its client implement a self-service solution to satisfy both increased flexibility in the customer experience and improved operational efficiency. With CMC's Digital Communications Manager, the client was able to:

- Receive more payments, more quickly through automated individualized payment programs
- Provide a better customer experience with personalized communications through customer preferred channels
- Improve efficiency by driving self-service
- Maximize debt recovery by leveraging the customer's ability to pay

Ensuring both ease of access and speed of processing, regardless of the traditional call center hours, the utility gave customers the ability to enter into longer-term payment programs, and ultimately improved ROI.



**IMPACT** — The months following the program implementation the client experienced considerable impact to customer satisfaction, compliance risk, and ROI, including the following:

21% of accounts logged in to the collections site, within 21 days of receiving reminders generated by CredAgility

44% of visitors chose to make direct payments

76% of balances were recovered by customer payments

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