



# Resolution and pay-on rates rise after Hahn Collections integrates WhatsApp



## Case study

Collecting non-performing debts on behalf of third parties such as retailers, insurers, corporates and government organisations is a complex and often challenging task.

The contact centre is generally the first point of contact between a debt collection agency and the defaulting party. Successful collections require skilled agents and the most appropriate tools to execute this sensitive and highly specialised function.

According to Justin Levermore, Data Analyst at Hahn Collections, the channel through which debt collectors contact and engage with consumers is vitally important to maximise recovery rates.

“The personalisation of debt recovery through the combination of data analytics and digital communication channels is helping to change the experience for consumers and typically results in better outcomes for collection agents,” says Levermore.

In this regard, Hahn Collections partnered with Pivotal Data to integrate WhatsApp for Business into the company’s contact centre operation via the Infobip messaging platform.

“We initially implemented WhatsApp to create an additional engagement channel to help collect unpaid license fees for a prominent local broadcaster,” explains Levermore.

Following internal pursuits to integrate this popular digital communication channel to optimize efficiency, Hahn Collections contacted Pivotal Data to expand its digital engagement channel capabilities.

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| <b>Customer</b>   | Hahn Collections   |
| <b>Industry</b>   | Debt collection and recovery   |
| <b>Solution</b>   | WhatsApp for Business  |
| <b>Challenges</b> | <ul style="list-style-type: none"> <li>• Improve debt collection rates</li> <li>• Create more responsive digital engagement</li> <li>• Streamline inbound channel query handling</li> <li>• Personalise the debt recovery process</li> </ul> |

Pivotal Data proposed Infobip, which offers a WhatsApp for Business, SMS and web API to create more responsive instant messaging capabilities.

The Infobip messaging platform easily integrates into existing contact centre solutions and delivers fast, reliable customer experiences that are both conversational and personalised. Integrating the solution into our operational workflows was simple and seamless. Pivotal Data essentially switched on the functionality and our team had instant access,” confirms Levermore.

Once live, the Hahn Collections team initially leveraged its new WhatsApp capabilities for outbound campaigns but encountered unexpected challenges.

“Without any way of knowing whether a number was registered on WhatsApp, delivery rates were low during the first three months of use, with only 8% of messages delivered. In comparison, we typically achieve a 100% delivery rate on SMSes when we have the right data hygiene measures in place.”

Levermore and his team looked at third party services in an attempt to validate numbers but there was nothing available locally to perform this vital function.

“We subsequently decided to pivot our approach by rather using WhatsApp as an inbound channel for engagement and query handling, rather than a medium for one-way communication.”

Levermore set up a small team of five agents and directed queries via its WhatsApp channel, which diverted incoming call volumes from the call centre.

“Using WhatsApp primarily as a self-service channel allowed debtors to initiate the conversation, which is much more conducive to open and constructive communications.”

Hahn Collections also integrated a chatbot into the platform, which fielded queries and provided automated responses for basic requests such as providing statements or payment details, which reduced handling times. The chatbot can also initiate a conversation with a live agent to resolve more complex matters, which helps to improve the customer experience and boosts first-call resolution rates.

“Only 18% of queries now remain outstanding by the end of the month, which represents a 50% improvement on the resolution rate we realised before we implemented WhatsApp as a query channel.”

The company's pay-on rate is also five times higher than the rate achieved when using SMS.

“The ability to engage greatly improves pay-on rates, which we cannot do via SMS. The prevalence of SMS spam is another issue as more people ignore these messages now.”

The results achieved using Pivotal Data's WhatsApp for Business platform has prompted Hahn Collections to implement the service across all of the company's clients.

“We're also using the platform for smaller outbound campaigns to notify debtors that they are in arrears or have been handed over,” adds Levermore.

Managing smaller groups allows Hahn Collections to perform the necessary data cleansing and segmentation according to demographics, region or location, payment size, and historical data to refine our contact lists.



**This upfront legwork has boosted delivery rates to 47%,” continues Levermore.**

Ultimately, these results stem from the ability to more effectively engage with consumers via a channel they are familiar with and are comfortable using. The ease with which consumers can now instantly validate information regarding their arrears also helps to build trust.

“Pivotal Data's WhatsApp for Business solution greatly improved the efficiency of our queries department. We now plan to roll out the functionality on our website, which will give consumers the ability to engage via WhatsApp while they are online,” concludes Levermore.

## Contact us

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