Case Study

Check Into Cash

CUSTOMER PROFILE

Check Into Cash is a national leader in short-term, direct lending solutions for consumers.

WEBSITE

www.checkintocash.com

NICE CXone SOLUTIONS

• CXone Omnichannel Routing
• CXone Personal Connection™

RESULTS ACHIEVED

• Improved management's visibility into key performance metrics
• Increased number of right-party connects
• Grew revenue by increasing collection of outstanding payments
• Reduced infrastructure and deployment costs
• Improved call quality and performance metrics
• Increased agent engagement

ON THE NICE SOLUTION

"We now have visibility into important metrics, like conversion rates and right-party connects, that we didn't have before CXone."

Sandra Jacobs
Contact Center Support Manager
Check Into Cash

Check Into Cash Boosts its Collection Team's Performance with CXone

ABOUT CHECK INTO CASH COLLECTIONS DEPARTMENT

Check Into Cash is a one-stop money shop for consumers who need short-term credit solutions, including payday loans, walk-in bill pay and title loans. The company is a pioneer in the direct lending industry with 800+ stores nationwide.

Check Into Cash makes nearly 30,000 outbound dials each day, with 180 agents at its Tennessee headquarters and another 12 agents at a South Dakota office.

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THE CHALLENGE

While the company's main contact center had been using NICE CXone for approximately five years with great success, the retail collections team was still on the legacy Genesys PBX dialer that the rest of the company had abandoned once CXone came on board.

"We wanted to migrate our collections team to CXone, because the PBX dialer was due for a major overhaul," explains Sandra Jacobs, Contact Center Support Manager. "It was too expensive to upgrade, and it had so many shortcomings that it was time for a better solution."

Sandra ticks off the many reasons why the PBX dialer was no longer meeting the company's needs: "It had no reporting, so we had zero visibility into the agents' performance and their conversion rates. We had no idea which accounts they were actually touching. We also couldn't monitor live calls or coach our agents."

"Essentially, we were blindly calling customers without any insight into the outcome if the call didn't end in a payment. We wanted the collections team to realize the same great benefits as our other contact center team that was already using CXone," she concludes.

THE SOLUTION

Agents embrace a new way of doing business

CXone was immediately successful in helping the collections team gain efficiencies and highlighting areas for improvement. However, it was a bit of a culture shock for a department that was used to its old processes.

"We turned the agents' world upside down when CXone was introduced," says Sandra. "We had to educate them on a new way of doing business, such as no longer needing to leave messages and trusting the technology to do it for them."

The agents quickly realized CXone's benefits such as blended dialing. "Some of our agents

that caught on more quickly would explain to the others, 'This actually makes your job better, because you don't need to do so many tasks manually.' That internal advocacy really helped adoption," says Sandra.

> ### "With CXone, we can coach our agents on behaviors that need improvement as well as reward them for positive performance. We have a level of transparency that wasn't possible with our old PBX dialer."
>
> Sandra Jacobs
> Contact Center Support Manager, Check Into Cash

Real-time visibility into critical performance metrics

With the previous legacy PBX dialer, the only way to get a sense of performance was to review the notes agents made after each call. There was no method for reporting on KPIs using accurate, quantitative data.

"With our old dialer, the agents would make a note after each call such as 'Left a message' or 'Spoke to third-party,'" explains Sandra. "It was very difficult to understand how much time they spent on a call or the amount of after-call work."

All that changed with CXone, because there was immediate, real-time visibility.

"With CXone, we had accurate numbers on many important metrics for the first time," says Sandra. "We also realized there was a big need for improvement in many of the metrics, so we started working with the team to reduce their disposition and after-call work."

Call quality improves with feedback and coaching

The newfound insights into important performance metrics also opened up the opportunity for coaching and improving call quality.

"We've used a third-party quality management company for our other contact center teams for some time," says Sandra. "Now we can also send

the collection team's call metadata to the quality management firm for review and feedback. On the old PBX dialer, we had no way to share that data with them."

"Our supervisors can also review the agents' after-call work, conversion rates, hold times, unavailable times and more. They can listen into calls in real time and provide immediate feedback to the agents if needed."

"'Right-party connects' is our most important metric," continues Sandra. "It tells us which dialer campaign worked best and what customer bucket had the highest conversion rate. With CXone, we use agent disposition codes to measure right-party connects—something we couldn't do with our old dialer."

CXone is easy to customize and implement without outside help

Since Check Into Cash already had five years of experience with CXone under its belt, the company used internal resources to switch the collections team to CXone—without any outside help.

"We were very confident in customizing CXone for the collections team," says Sandra. "It's really a testament to its ease of use that we didn't hire any outside resources to assist us."

Sandra is thrilled with the impact CXone has had on the collections team. "CXone helped us shine a light on how we can provide a better customer, employee and business experience."

CXone's ease of use also plays an important role in its enthusiastic adoption at Check Into Cash. "Our company already has too many complicated software packages that only one internal person understands," she explains. "With CXone, it's not like that. Everyone who uses CXone understands it and loves it. It's made such a difference to our company and our customer service. I highly recommend CXone to any contact center."