EXP +: Engage
Sitel® Intelligent Treatment Paths

Leverage integrated data sources to understand your customers and their behaviors.

Classify Your Customers and Focus Effort for Maximum Impact

Through advanced artificial intelligence (AI) technology, Sitel® Intelligent Treatment Paths focuses your first party collections effort on the debt with the highest propensity for collection to drive efficiency, improve late stage collections and reduce bad debt.

Approaches built around the customer drive customer satisfaction while also targeting your resources for the most impact, increasing likelihood to pay. AI-driven Sitel Intelligent Treatment Paths focuses your resources, helping to reduce debt and drive business efficiencies.

Customized Solutions Based on Behavior and Risk Levels

Segment customers based on behaviors	*Deflect to Lowest Cost, Most Effective Solution*	*Route Customers to Agents Best Able to Respond*
Customer demographics	Chat	Match debtors to ideal team
Collection activities	Messaging	Improve call outcomes
Account activity	Email	
Payments	IVR	
Risk ratings	Voice	

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Customer Classification

Classifying customers based on behavior and risk level enables you to deliver tailored solutions. This helps drive customer satisfaction while also targeting resource where it can have the most impact, increasing likelihood to pay.

	Low Risk	Slow Payers	Dialer-Based	High Touch	High Risk
Targeted Appoach	• Direct to newer agents • Utilize set scripts	• Use IVR/SMS • Ignore - most likely to self-cure	• Live prompts to agents to modify static scripting	• Customers able to pay • Risk of not paying	• Early settlement • Truly under water • Value assessment
Productive Impact	• On-screen prompts guide conversations • Based on probability of delinquency	• Time savings allows agents to be better deployed • Create risk/specific campaigns	• Building rapport and connection increases likelihood to pay • Gamification of scenarios	• Earlier intervention increases likelihood to pay • Understand 'true' risk in portfolio	• Offer restructuring and settlement options to increase likelihood of debt collection

Measurable Results

Focus resources where you can have the most impact, reducing debt and driving efficiencies.

26% — *Cure Rate Improvement*

10% — *Working Capital Improvement*

Source: Sitel Group® Data, 2019-2020

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