



Background

Set up in 2016 by industry veterans, ICS is a debt management agency with a difference. It doesn't litigate. It doesn't do doorstep collections. It is 100% focused on helping people to set up affordable repayment plans so they can pay off their debts and improve their credit ratings.

ICS doesn't apply fees or penalties; it collects the balances owed and is paid on a commission basis by its customers who include some of the UK's most respected household brands.

Challenge

Most people who owe money are worried and anxious. Many have chaotic home lives with poor financial management skills. They don't want to be in debt. Therefore, the ICS approach to debt collection has always been people-centric. Gentle, persuasive and consistent communications accompanied by realistic payment schedules.

Telephone calls are the main way that ICS liaises with people in debt therefore the company needs a highly reliable voice system where calls can be tracked, monitored, recorded - and actioned.

lain A. Cozens, IT Manager at ICS, said "Our phone system is the most important part of our IT set-up. We need to have a complete view of how many calls are being made and received so we can see what's happening across the entire business".





Solution

When ICS started it was a five-person team on a startup budget so didn't want to invest in a full PBX phone system. Iain and the team trialled a number of different VoIP providers to get a feel for their platforms.

They found that many of the VoIP providers said that their customers had to research and use their own client ie the VoIP software deployed on a customer's own PC/mobile which then connects to external servers provided by the VoIP company.

ICS also found most of the applications to be clunky and many didn't have the ability to forward calls without paying a premium.

"I have been in professional IT all my life. It's what I do. It's what I love. I am a Big Fan of VolPstudio. It's an impressive system which regularly launches new, and genuinely useful, features. I have recommended VolPstudio to tons of other people, all of whom have been genuinely grateful that I directed them to a sophisticated and cost-effective voice system"

Initially they went with SIPgate which was "fine but we quickly discovered that we couldn't record calls so that was a deal breaker".

(In January 2020 VolPstudio scored a fantastic 4.7 out of 5 on TrustPilot, the world's most powerful review platform, whilst SIPgate scored 3.6 out of 5.) Iain then took the free trial of VolPstudio. He says "There are so many things I like about VolPstudio; a really

nice interface, with lots of features and the ability to configure to my heart's content! As a techie, I like to be impressed with the skills of others. VolPstudio basically took an open source VolP application, reconfigured that programme, added in tons of valuable features and made a world-class product".

lain has integrated VoIP studio with an automated dialling system to make life easier for his team. It's used across the entire business with most people using the software application on their laptop with a non-branded handset chosen by lain. Outbound calls make up the bulk of calls with inbound calls prioritised for immediate pick-up.

Benefits

ICS uses most of the features offered by VoIP as part of its standard package including:

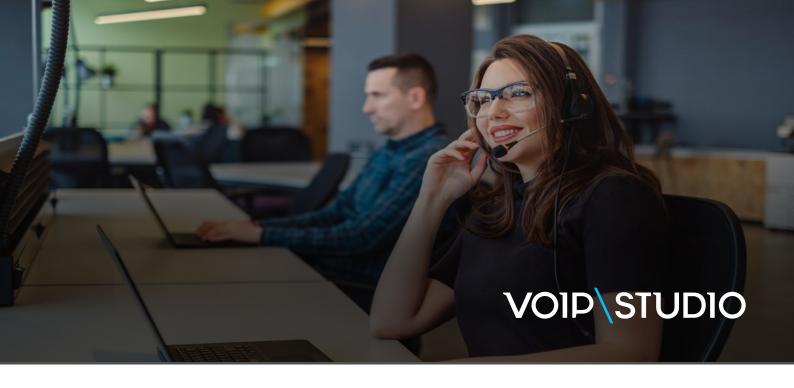
Virtual numbers

ICS sets up individual numbers, an IVR and a customised recording for each of the companies it works for to make tracking and monitoring easy and convenient.

Call recording

As a regulated industry, the Financial Services Authority, the Credit Services Association (CSA) and PCI DSS (Payment Card Industry – Data Security Standard) mean that all calls have to be recorded whilst the PCI DSS says that recording should be paused whilst payment is made. Iain had previously set up a bespoke system to record calls on ICS's servers, however, this is now not necessary with VoIPstudio's





system. He said "In 2019 VolPstudio completely redesigned its call recording service. It's incredible now and one of the key VolP differentiators".

Calls can be filtered using a variety of different fields including the person's name, the creditor, and the person at ICS who managed the call. The date, time, length of call, and whether it was outbound or inbound are also recorded. The file is easy to download and email to the creditor.

Accountability

As part of its service to corporate customers, ICS provides weekly synopsis about progress to date based on the facts and figures stored in VolPstudio. It is very easy for lain to draw down information about every call and the call response.

Working from home

During the COVID-19 lockdown, all of ICS's team worked from home. Iain set up their laptops and VolPstudio so they could access everything they needed to keep working. In fact, the team achieved a higher collections rate during lockdown than ever before."

"A lot of people found that they had more spare time during lockdown and so they were more open to addressing and resolving their financial issues. I'm proud to say that we didn't miss a single incoming call during this period whilst our outgoing call level was higher than ever before". "A lot of people found that they had more spare time during lockdown and so they were more open to addressing and resolving their financial issues. I'm proud to say that we didn't miss a single incoming call during this period whilst our outgoing call level was higher than ever before".

Pricing and Support

lain says that the pricing and customer support offered by the VoiPstudio team are "just brilliant. The customer service is great with the ticketing system but now there's a chat facility within the portal with, most importantly, someone always on the end of it"

The Future

In the future...when he has some downtime... lain is planning to integrate VoIP studio with a customised CRM system which means that a debtor's file opens automatically once a call comes in.

