CASH24.VN
CASE STUDY

Industry: Finance

Activity: Microloan

Seats: 80

Country: Vietnam

Challenges
- Unreliable pricing models in the market
- Complicated setup
- Complicated agent UI

Solution
- Transparent pricing
- An easy setup
- Ease of use

Results
- Clear financial planning
- 90% agent availability
- Customer satisfaction

VCC:Live

About us

VCC Live provides cloud-based call and contact center solution, supported by worldwide telecommunication services. Our comprehensive business solution is ideal for customer support, sales and debt collection multi-country operations. Know more: vcc.live/about-us

Leading microloan services in Vietnam with up to 90% agent availability

Having started its operations in 2019, Cash24 has since become one of the leading players of urgent microloans in Vietnam. The company offers private short-term loans to citizens with no credit history, ranging from 40 to 600 euros. Clients can get access to microloans in as little as 15 minutes, with a simple online registration, no meeting, proof of income, or consultation is required.

With almost all of its client-side operations handled remotely, it is essential for Cash24 to be able to provide excellent customer service through their communication channels. Since the founding of the company, VCC Live has become a partner in helping Cash24 to seamlessly manage its inbound and outbound calls.

Challenges

When initially searching for contact center solutions, Cash24 only found products requiring difficult setups with complex manual operations, and with limited features when integrating with cloud CRM's.

The setup of most contact center solutions they found proved to be challenging, their user experience confusing, and hard to learn for agents as well as IT administrators. The company's executives were also skeptical about the level of service provided by the vendors. Vu Pham, Head of Business Development at Cash24, emphasized that most cloud-based competitors often leave clients on their own once the purchase is made:

> "Everyone can provide software in the cloud, but not a service. However, it is often advertised as such. Often, you buy it and you have to run it yourself."
>
> **Vu Pham** – Head of Business Development, Cash24

In terms of pricing models, Vu Pham emphasized how most contact center solutions he came across have non-transparent pricing and payment structures:

> "You never know what is actually the total cost of ownership. Most services have additional license fees and a lot of hidden services and features along the way that you have to pay for, in order to make the software fully functional."
>
> **Vu Pham** – Head of Business Development, Cash24

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Solution

VCC Live's fully transparent pricing model enabled Cash24 to include our software in its initial financial planning. This was essential during the setup of their business venture.

Vu Pham describes the setup as a *"really easy plug and play"*. VCC software provided Cash24 with understandable API's that employees could read from the beginning:

> "We don't need any special units to manage it."
>
> **Vu Pham** – Head of Business Development, Cash24

Vu Pham sees VCC Live as a full service that supported Cash24 from the very beginning. Next to its easy setup and management, VCC Live's Key Account Management team was readily available to share their knowledge and assist Cash24 during the initial setup on best-working scenarios based on their experience in the contact center industry.

Results

Cash24 currently uses VCC Live software to handle both inbound and outbound calls with multichannel accounts. Having experience with other contact center software solutions and deciding to use VCC Live software from the very beginning of Cash24, Vu Pham emphasizes the clear oversight that VCC Live offers its agents when managing multichannel accounts.

By using VCC Live's multichannel account, Cash24 employees are able to track any customer in their system. By knowing in advance what the customers' problem might be, agents are able to provide the best possible customer experience, providing instant answers and support.

VCC Live's predictive dialler feature has been especially helpful to Cash24 when it comes to managing outbound calls effectively. According to Vu Pham, in VCC Live, employees are able to easily adjust settings:

> "There are a lot of precise settings that we can apply in an easy and understandable manner. We adjust, analyze the data the next day, and fine-tune it again if needed. It's as simple as that."
>
> **Vu Pham** – Head of Business Development, Cash24

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The predictive dialler has also helped boost agent availability when combined with the automatic call distribution: *"Today, 90% of our customers reach agents and the other 10% we call back when the agent is ready. The solution helps us differentiate and better control our blended calls."*

VCC Live and mobility restrictions

While recent mobility restrictions have been demanding for most businesses, the infrastructure of VCC Live was able to help keep Cash24 afloat during times of uncertainty:

"By using VCC Live, we were able to run our contact center with ease and if we compare with other players we know that they were not much. They had to build some really difficult solutions and most competitor's VPN servers ended up malfunctioning. However, with the help of VCC Live, we had no issues during the lockdown."

Vu Pham – Head of Business Development, Cash24

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Capterra
★★★★★
4.5/5

GetApp
★★★★★
4.65/5

Software Advice.
★★★★★
4.6/5

G2
★★★★★
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