



Industry: Microloan

Activity: Financial services, debt collection

Seats: 150+

Country: Latvia, Argentina, Spain, Czech Republic

Headquarters: Riga, Latvia

Challenges

- ❖ Lack of integrations
- ❖ Data management issues
- ❖ Inefficient operations

Solution

- ❖ VCC Live's all-in-one platform
- ❖ Automatic machine detection
- ❖ Predictive dialer
- ❖ Real-time reporting

Results

- ❖ 30% less machine answered calls connected to agents
- ❖ Increased Active Talk Time
- ❖ Better managed peak periods
- ❖ Improved Efficiency

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

CASE STUDY

Boosting contact center efficiency with a single, all-in-one cloud-based solution

Established in 2008, 4finance is one of Europe's largest digital consumer lending groups, with operations in 15 countries. The company offers instalment loans, lines of credit and single payment loans – products that are designed to meet customer needs. 4finance uses technology and data-driven insights to provide these services quickly, conveniently and responsibly.

Challenges

In the microfinance industry, it's important to be able to rely on flexible, intuitive and easy-to-use systems in order to achieve maximum efficiency in managing various operations and serving customers.

Before choosing VCC Live, 4finance had used different contact center solutions in different countries, based on each country's specific operational requirements. Using several systems at the same time resulted in integration, data management and efficiency issues. Due to its rapid geographical expansion, the company knew it was time to look for a single, all-in-one solution that came with advanced features and could work equally well all the countries 4finance had operations in.

“We needed a Software as a Service (SaaS) solution that offered every feature we needed on a single platform, and which would allow us to overcome the administrative struggles of managing local PBX systems.”

Aija Lase Regional Debt Collection Manager **4Finance**

As a leading consumer lending group in Europe, serving customers in the best possible way while also improving efficiency has always been a challenge for 4finance. As such, they were looking for a solution that could help them boost their efficiency with powerful features, such as a predictive dialer and real-time reports and analytics.

As a very dynamic international company, our customers expect next level support from our account management and support teams. The previous systems we were using lacked several of these aspects, which led to the need to search for a single contact center platform that had the potential to support our business needs globally.”

Aija Lase Regional Debt Collection Manager **4Finance**



4 FINANCE

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Solution

Having thoroughly investigated all the options available in the market, 4finance found that VCC Live was the best contact center solution for their business needs.

VCC Live offered 4finance a single SaaS platform that could be easily set up and implemented in every country the company had operations in. As an all-in-one solution, VCC Live offers a wide range of functions 4finance benefits from on a daily basis, including an intelligent predictive dialer, automatic machine detection, detailed reports and dashboards, quality management, API and VCC Pay, helping them improve their performance and efficiency in the most cost-efficient way.

After performing a deep technical analysis and detailed comparison of various contact center platforms on the market, 4finance highlighted VCC Live for its call quality in various locations across the world, its easy scalability, integrations and customization opportunities, its simplicity and user experience, and last but not least the continuous support provided by its account management and customer service teams.

“The implementation process was not complicated at all. As a well-developed cloud service everything is built with intuitiveness and simplicity in mind. Whenever help is needed for some edge cases, integrations or complicated configuration, VCC Live's support team helps understand the issue and suggest the most suitable solution. As we gained more experience with VCC Live, it became clear that migrating a country's operations to this service was a straight-forward process that could be done in under two months.”

Aija Lase Regional Debt Collection Manager 4Finance



Check what other customer support leaders are saying about us



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Results

VCC Live helped 4finance overcome their challenges by enabling them to rely on a cloud-based solution that offers them a wide range of advanced functions, allowing them to improve their efficiency and performance.

One particular feature 4finance greatly benefits from is VCC Live's Automatic Machine Detection function, that allows the company to significantly reduce calls.

"We achieved great results with the Automatic Machine Detection feature, reducing the number of answer machines our debt collection agents connected to by 30%. This means more time for collectors to handle "real" calls and overall higher efficiency for the whole team. With VCC Live, we're now able to detect two-thirds of calls answered by a voicemail system."

Aija Lase Regional Debt Collection Manager **4Finance**

Furthermore, 4finance has experienced great results using VCC Live's predictive dialer. As agents are now fully focused on talking to customers instead of spending time waiting for the next call, the company has managed to significantly improve their efficiency.

Last but not least, reporting features and dashboards allow 4finance to monitor their agents in real-time, control and manage the number of agents available for inbound calls, monitor drop and contact rates, and most importantly oversee agents' general time usage, including connections, breaks, average talk time and so on. All of this greatly helps 4Finance quickly adjust their strategy during peak periods and better manage their teams.



Read other Customer Success Stories

Check how performance-driven companies around the world are using VCC Live to take their customer experience to a whole new level.

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