

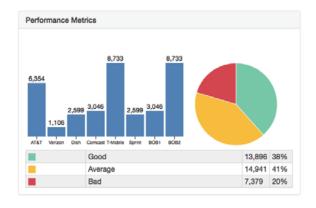
"It's not what you say, but how you say it that really matters..."

That's especially true in today's highly regulated environment within the world of Collections. Phone agents today are required to follow very detailed call-specific scripts and must adhere to strict guidelines regarding what they can and cannot say.

So how do companies differentiate themselves when so much of a collection's phone agent script is the same?

Why are some phone agents so much more effective than others?

Gordon Beck, DCI's Chief Operating Officer, knew from experience that phone agents that spoke with enthusiasm, empathy and from a knowledgeable base were far more successful than those who did not. But with a workforce of several hundred agents there wasn't a way to automatically identify the phone agents who really struggled.

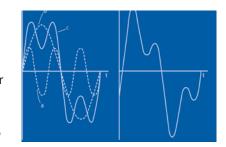




Gordon turned to RankMiner Predictive Analytics for help. "I loved how RankMiner was able to predict which customers were most likely to pay so I challenged the team to use their predictive analytics to help improve the performance of our agents as well." (DCI has been using RankMiner's

Customer Insight Models to accelerate their conversion cycle and have realized improvements in conversion rates of over 36% percent).

RankMiner applied its patented technology to automate and improve



the Quality Assurance ("QA") process. RankMiner automatically correlates phone agents' acumen with the corresponding profit they generate in order to train an optimal policy based on a dynamic combination of those profiles.

QA representatives have always provided feedback on agents' performance usually in the form of some

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type of scorecard. A major problem was that the feedback was essentially a subjective assessment of an agent's performance. As well, the calls evaluated were chosen randomly so a company didn't know if the evaluated call represented a true indication of that phone agents performance. Compounding the problem of randomness was the small number of calls that a company's QA department could actually evaluate. Generally, a company can evaluate approximately 1% of their total call volume—leaving an enormous amount of calls that are never assessed—until consumer complaints arise.



RankMiner solves these problems with its latest Agent Insight models:

- 1. RankMiner's software evaluates 100% of a company's call recordings to ensure that issues don't slip through the cracks.
- 2. RankMiner transforms subjectivity into objectivity by producing an Artificial Intelligence ("AI") learning model that represents the majority view across the assessments that a company has conducted for its phone agents. With this approach, QA assessments serve as supplements to the AI model's prediction to ensure that the learning model remains calibrated to potential environmental and cultural shifts.
- 3. RankMiner eliminates the problem of random selection that most companies currently deal with. Thus, companies spend far less time sorting through "average" calls and are able to focus on those calls that matter most to the business.

The results are impressive:

"RankMiner's Agent Insight models have increased our QA productivity by over 50%" according to Mike Anna Sr., DCI's Chief Quality Officer.

"Moreover, it used to take us 4–5 weeks to establish a particular trend for a given phone agent. With RankMiner's Agent Insight solution, we're able to spot meaningful trends with certain agents within a couple of days."

Identification of those trends early translates into big dollars for DCI. "We conducted a test of phone agents who were identified as in need of training and the month-over-month improvement that the agents showed in gross collections was dramatic. Within the test group, our agents were able to increase their gross collections by over 21% on average, which translated into approximately \$6,000 more in gross collections per agent in a single month!" states Gordon Beck, DCI's Chief Operating Officer.

While early tests show very positive indications, RankMiner continues to test and evaluate new ways to improve business performance. No matter which industry your business operates in or what business function you'd like to improve, RankMiner is poised to provide call-center focused companies solutions to revolutionize the way they do business by helping them work smarter and close faster.



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