Multichannel engagement is increasing, especially with younger generations, and enterprises are embracing digital channels. When it comes to collections, digital engagement offers organizations the ability to deliver better customer connections while reducing costs. In October of 2020, the Consumer Financial Protection Bureau (CFPB) issued new rules that updated parameters within which debt collectors can employ new communications technologies, such as mobile devices, email, and SMS/text messaging.

In order to take advantage of a better, proactive customer connection, enterprise contact centers must also leverage compliant campaign management functionality to reduce risk exposure. Use Alvaria Compliant Campaign Management with CFPB compliance to drive operational efficiency, improve agent productivity, and reduce costly compliance risk.

Key Differentiators

**Customized Administrative Control**
Easy-to-use administrative tools help create a complaint, campaign strategy that reduces your risk.

**Mitigate Harassment and Increase Satisfaction**
Lean on Alvaria Compliant Campaign Management with CFPB compliance for tools that mitigate harassment built right into your campaign strategy.

**Use Custom Rules for a Better Customer Connection**
Leverage customizable rules to ensure you’re reaching out to customers thoughtfully.

Data-Informed Proactive Outreach
Proactively reach out to customers with confidence using data-informed functionality to ensure you’re connecting with customers at the right time.

We Understand the Enterprise
Your organization doesn’t fit into a checklist – you’re an enterprise. Alvaria delivers human connection and potential from the inside out, with a dedicated team that understands how to customize our solutions to your unique needs from smooth deployments to discovering ways we can drive even more value from your investment.
Key Components and Features

**Customized Administrative Control**
Create a scalable, compliant campaign strategy using a centralized hub that makes it easy to play by the rules of the strictest compliance regulations.

- Coordinate proactive outbound engagement in a centralized hub across the enterprise
- Create standardization with a centralized hub for your compliant campaign management
- Support multichannel and multi-platform coordination and control
- Store any selected data from other host systems for reporting and future campaigns
- Single administrative interface for making regulatory changes once versus doing the same work across multiple systems
- Flexible, on-the-fly changes like stopping, starting, or changing the priority of individual lists are supported and won’t introduce artificial idle time for agents
- Multiple lists can be worked based on a percentage distribution, enabling lists from multiple clients to be worked simultaneously by a single large agent pool
- List management and distribution is separate from telephony, agents, and host systems, meaning customer identifying data doesn’t cross a border
- Optimize calling strategies with call result history that is tracked over time and used to predict the best phone number and hour of day to place calls

**Mitigate Harassment and Increase Satisfaction**
Ensure your compliant campaign strategy is built on thoughtful customer connection with functionality that honors customer preferences.

- Honor customer preferences with convenient time to contact functionality
- Reserve limited available attempts for approachable consumer times
- Define multiple time windows per day (also based on day of the week) by customer, account, or contact address (e.g. phone number)

- Although updated CFPB rules do not apply to third-party FDCPA debt collectors, use Alvaria Compliant Campaign Management with CFPB compliance to stay within the harassment guidelines that do still apply

**Use Custom Rules for a Better Customer Connection**
Take the complexity out of compliant, proactive outreach with built-in business rules so you can confidently connect with your customers and reduce your risk exposure.

- Attempts tracker that limits attempts across one or more customer records
- Create contact rules to comply with CFPB guidelines like ensuring a debt collector does not place telephone calls to a consumer in connection with a debt more than seven times in seven consecutive days, or within seven consecutive days of having had a telephone conversation about the debt
- Create rules by contact address (e.g. phone number, email), customer, customer/contact address
- Supports state-specific compliance rules including rules scoped for a purpose like telemarketing or collections
- Supports simultaneous rules with different time periods (e.g. 60 minutes, or one month) from one minute to 35 days
- Message Tracker to continue contacting a customer or number even after reaching the defined limit of messages played for that customer or number during a defined period of time
- Increase messaging precision which, in turn, will help to increase opportunities to contact while maintaining compliance
- Further scope rules by GeoCode (i.e. jurisdiction), phone number type, and purpose (e.g. collections, telemarketing, fraud, etc.) for calling
- List level controls to set start and stop message playing times evaluated in the customer's local time zone
- Honor state specific controls and prevent left message harassment
Data-Informed Proactive Outreach
Reach out based on the latest information input into your proactive, compliant campaign management strategy so you’re always providing a positive customer connection intentionally.

- Create exclusions or update them through an API call or a batch file process
- Exclusions can be set for multiple days and have an expiration date. (For example, a debtor makes a promise to pay; this provides a grace period to allow the payment time to post to the system of record.)
- Exclusions can be defined for an account number or contact address (e.g. phone, SMS, or email)

We Understand the Enterprise
With over five decades of experience in the contact center, Alvaria understands enterprise contact center organizations like no one else. Our team works with you to customize your solution and have your back as a partner in navigating the dynamic world of compliant campaign management.

- Built on a contact center solution created for complex, enterprise environments
- From solutions consultants to customer success, our team comes from top contact center organizations

Key Benefits
- Provide your team with the tools to make proactive, outbound customer engagement a competitive advantage and not a threat to your business
- Leverage easy-to-use administrator tools to create a compliant outbound strategy with confidence
- Use data to provide your team with timely information so they can have all the context they need to make the best call for your business
- We have your back – now and in the future – helping you avoid costly compliance penalties