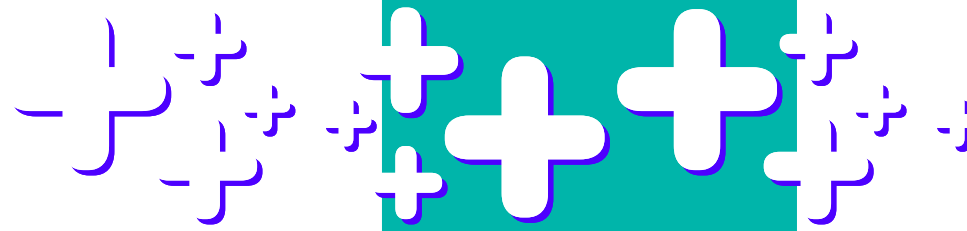


ATENTO

Digital Collection

Customer-Centric Strategies for
Recovering Overdue Portfolio



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Collections in Difficult Times



In the next **18 months**, **one-third to more than one-half** of consumers will struggle to meet their needs.

More than **28%** of customers have at least **one debt in collections**.

In the next **18 months**, **one-third to more than one-half** of consumers will struggle to meet their needs.

Source: CFPB y McKinsey.

In the area of **overdue debt recovery**, many organizations have opted for **customer-centric digital collections**, which seek effective, collaborative, and transparent interactions through **digital channels** in their collection process, offering **personalized opportunities** to find solutions that are beneficial to all.

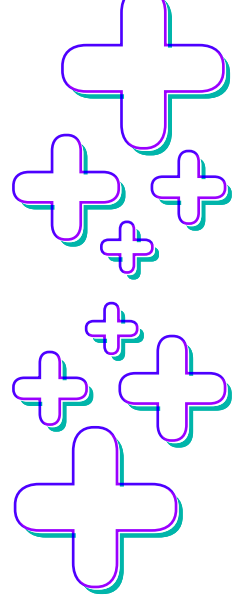
This model has proven effective in maintaining **business stability** while considering **the needs of consumers**.

5 times more customer engagement.



Source McKinsey.

Unleashing the Power of Digital



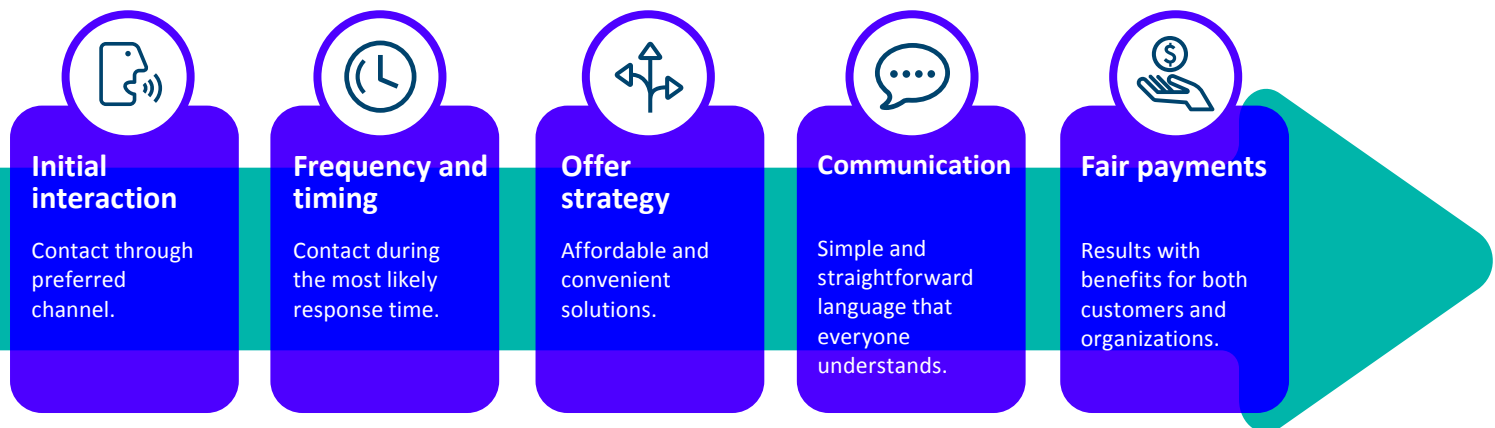
Customers contacted through **digital channels** make

Customers contacted through **digital channels** make **12% more payments** than those contacted through traditional means.

Source: McKinsey.

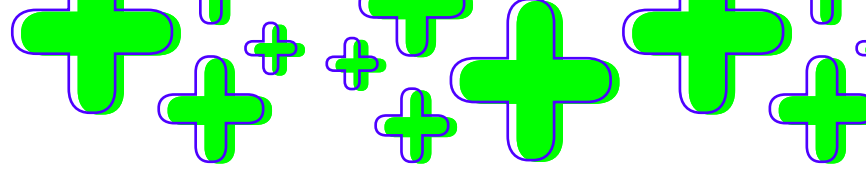
Moreover, the increase in the payout rate is not the only advantage. A **digital collection strategy focused on the customer experience** allows you to incorporate **technologies that optimize results**, both for consumers and businesses.

The most useful innovations in this field are **artificial intelligence** and **data science**, as they allow the creation of a **dynamic strategy** based on intelligent analysis of **customer behavior, consumption patterns** and **possible responses**:



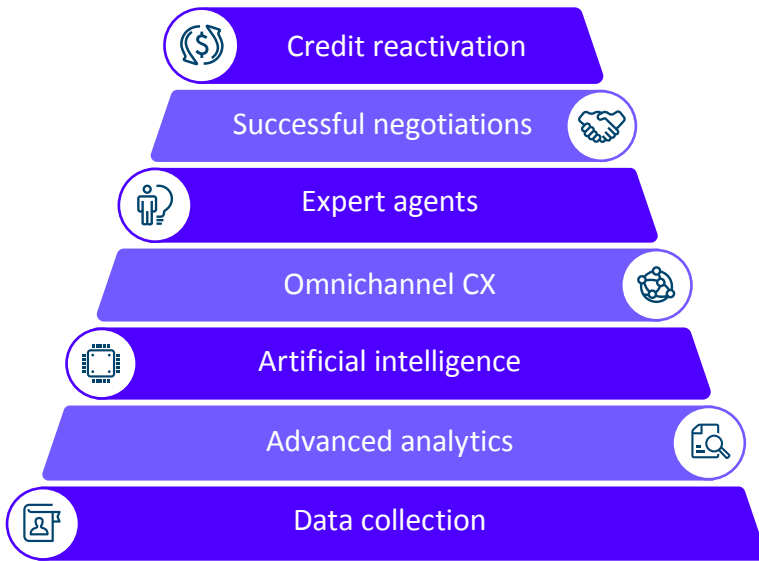
Just contacting customers through their **preferred channels** can increase the **payout rate by up to 10%**.

Source: McKinsey.



Customer-centric technology

With the **right technology infrastructure**, organizations can predict actions, automate repetitive tasks, and, with the intervention of the human touch, drive customers to not only pay their past due balance, but to revive their credit and maximize its value:



Less risk of non-compliance.

Optimized collections during critical moments of the economic cycle.

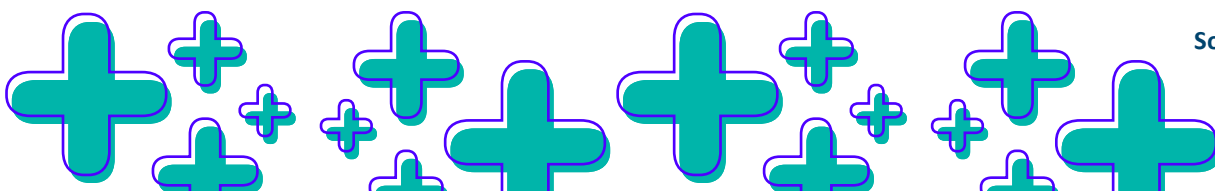


Long-term customer loyalty and relationships.

More responsive and comprehensive customer experience



Less risk of default.



Source: McKinsey.

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Atento, CX collection experts



We offer alternatives, tracking, and insights on a single platform to efficiently resolve late cases.

B2B Collections

We manage collections for companies, negotiate the best solution, and keep clients active.

Digital Early Collections

We bring together functionalities and KPIs in a single platform for fast recoveries and simplified management.

Late Collections

We offer alternatives, tracking, and insights on a single platform to efficiently resolve late cases.

Incorporation of **agents specialized** in telecollection., accompany the user throughout **their journey** and reach efficient agreements with personalized **follow up**, thus we have achieved:

+40% Promises to Pay

+60% payments received

100% activation of the **total debtor base**


More than 28% of customers **have at least one debt in collections**

In the next 18 months,

Success Stories

We offer comprehensive services focused on achieving **high conversion rates**, improving your KPIs and **maintaining the relationship with your customers in the long term**.

Effective Calls

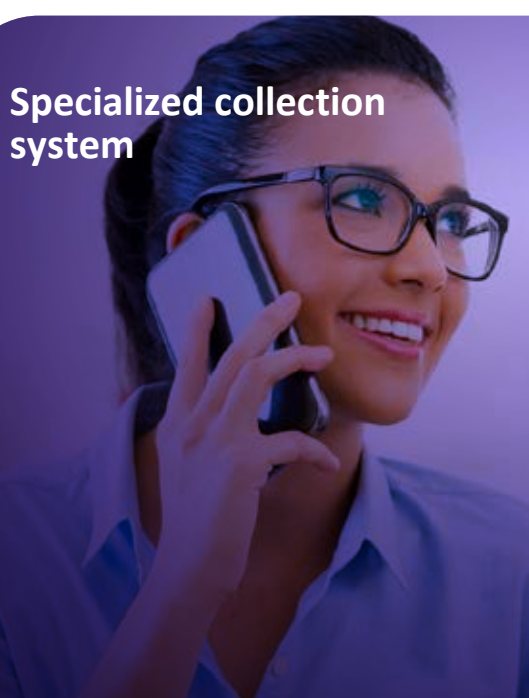


A major Brazilian company was looking to improve the recovery rate and agent outcomes on voice channels, as well as increase productivity.

Atento implemented a new collection model that made it possible to achieve:

- ◆ **+63%** in the volume of **agreements formalized**.
- ◆ **+64** conversion rate in answered calls.
- ◆ **+5%** improvement in **service quality**.

Specialized collection system

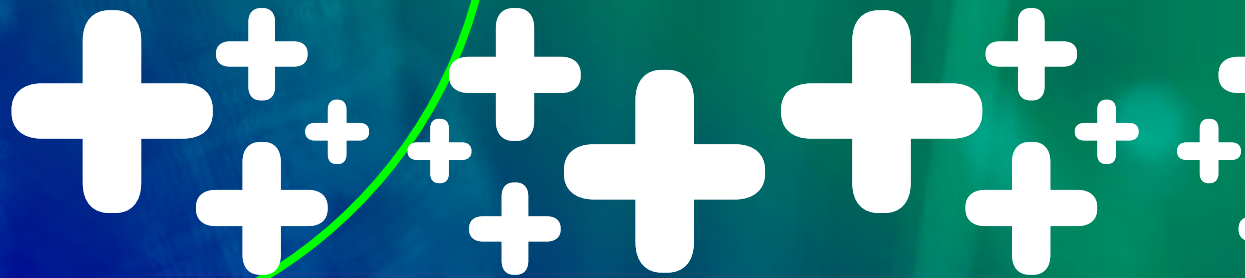


A multinational telecommunications company wanted to streamline its processes and increase profitability by recovering its non-performing portfolio.

Atento developed a collection system with advanced technology that guarantees automation, simultaneous and intelligent coordination to contact customers through various channels. Thanks to this, the company was able to:

- ◆ **+88%** overdue debt recovery.
- ◆ **-50%** in operating costs.

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**Contact us to transform
your collection strategy**
and improve your
relationship
with your customers:

 www.atento.com

 contacto@atento.com

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 **Technology**
with human touch