

## TIMES ARE TOUGH IN THE COLLECTIONS INDUSTRY

It's hard to stay on top of rising delinquency rates when your resources are slipping away. Do more with less is the name of the game.

Automated communications are a necessity, but not all solutions are built alike. Only Varolii offers a single dynamic solution that lets you personalize each communication.

**“With Varolii, we cut our delinquency rate in half, lowered overtime expenses, and haven't had to hire more agents in more than a year - all while our collections portfolios have grown.”**

- SVP and Manager, Collections and Recoveries, Leading Regional Bank

**VAROLII**  
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# CREDIT CRUNCH GETTING YOU DOWN?

LET **VAROLII** BE YOUR LIFELINE



## MORE PERSONALIZED. MORE EFFECTIVE.

With Varolii Total Collections, you can customize your approach to each individual in your portfolio, varying the treatment and response options for maximum effectiveness. For example, if someone has broken numerous promises to pay, that option can be suppressed.

It all happens automatically, based on attributes of your customer base. And there's no drain on IT resources because Varolii handles the sophisticated business rules to pre-process your lists based on whatever factors you choose.

### REPORTS FROM CREDIT CRUNCH SURVIVORS

*Varolii customers see rapid results. Here are just a few examples:*

- *298% increase in average payment for each record attempted*
- *119% increase in payment rate*
- *\$252 collected per dollar spent*
- *30% increase in cash flow*
- *Reduced customer complaints*

**PUT VAROLII  
ON YOUR 2008  
TO DO LIST!**

## LEARN MORE

DOWNLOAD OUR FREE CREDIT CRUNCH SURVIVAL KIT:  
[www.varolii.com/survivalkit](http://www.varolii.com/survivalkit)

HOW TO REDUCE COSTS AND INCREASE COLLECTIONS  
WITH AUTOMATED COMMUNICATIONS.