



# Introducing coeo

Everything you need to know

COEO Group



## Experience

Expert people with the skills and experience needed to get it sorted! Managing millions of accounts at any one time and an excellent group of support staff.



## All the badges

Authorised by the FCA and SRA, ISO accredited and Investors in people certification.



## Proactive compliance

Operating a 3 LOD model with continuous business audits and Quality Assessment taking place.

- 1<sup>st</sup> line – Manager accountability
- 2<sup>nd</sup> Line – Oversight
- 3<sup>rd</sup> Line – External auditors

## Purpose

### Client Purpose - Collections solutions that work.

A market-leading collections agency offering a full suite of outsourced services with an approach that sets a new standard in customer engagement and rehabilitation.

### Customer Purpose – We are here to help you find the right way forward.

Resolving your debts in an affordable and hassle-free manner.



Over 600 employees  
7 offices around Europe  
5m+ accounts received per year.  
€200 Revenues

**COEO**

## Customer satisfaction

+4.0 star rated on Trustpilot, much higher than the industry average.

Moorcroft	1.7
Wescot	2.2
Arc Europe	2.9
Opos	1.5
Ardent	1.3

**payCRS**

Reviews 459 • Great



## Technology driven

The premier UK collections firm that actively engages with customers and clients on a digital basis.



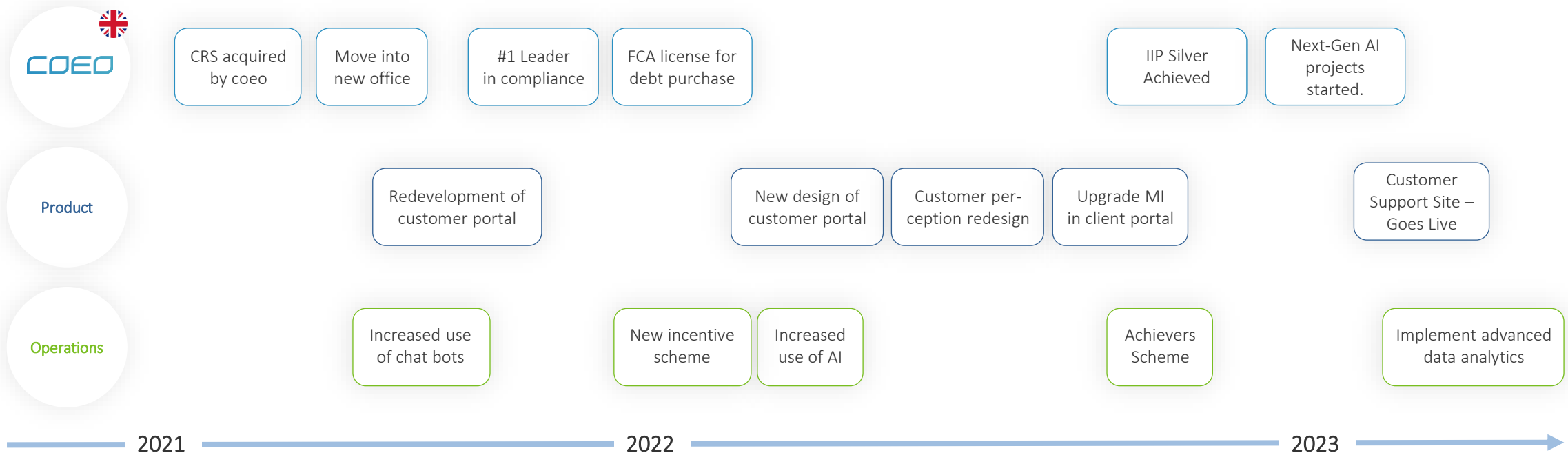
## Award Winning

Winners and nominated finalists of many industry recognised awards. Most recently, for Compliance Leader of the year in the 2022 Leadership Awards.



# Development of coeo UK

## Building capabilities



- Our projects, to date, have set us up well to attack the market and push for growth within the UK.

- Our drive behind the continuous improvement program helps us to maintain, improve and drive additional capabilities. This project management technique helps us stay ahead of the game.

# Customer Experience

## Customer Journey Methodology

### Outbound Communications to drive inbound contact

#### Outbound

A suite of modern day contact methods for today's consumer.



A communications strategy supported by a number of emails, LBEs, visual messaging and SMS – covering all bases when it comes to customer contact.

#### Inbound

A range of compliant and easy to use platforms for customers to get in touch.



Inbound contact available through a variety of different channels, from an experienced team of expert agents through to a self service payment portal supported by the best artificial intelligence bots in collections.

#### Resolved

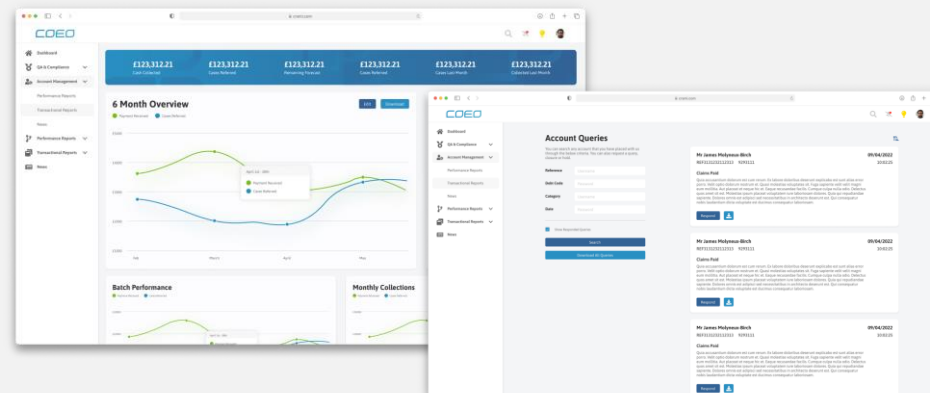
Account closed following successful payment or a valid reason for none payment.



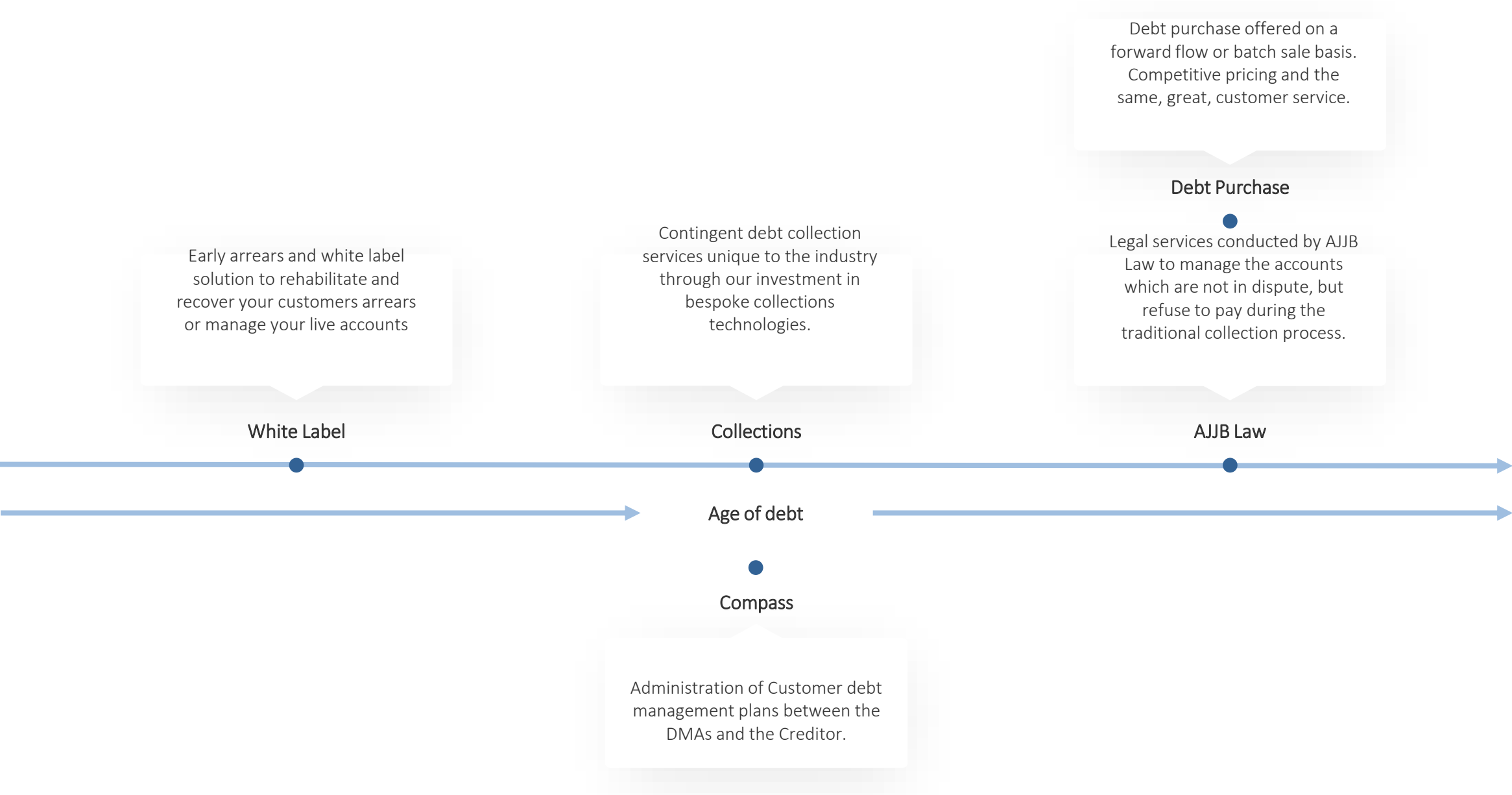
Return to client or move on to the next stage.

## Methodology

- Outbound communications to drive inbound contact in to our call centres, portal, chat and SMS services.
- Outbound communications will include information about the account (such as loan amounts, product brand ) and provide customers with clear contact methods.
- We offer solutions that allow customers to service their accounts 24/7 365 days a year.
- Bespoke strategies per client – resulting in a far better trustpilot score to our competitors.
- Results measured through our client hub



# Overview of services



⚠ We understand that the recent cost of living increases may be impacting your finances. For more information on how we can help [Click here](#)

We are here to help you  
find **the right way**  
**forward**



We're here to do everything we can to help you get to a better place.

Our website and agents exist to help you resolve your debts in an affordable and hassle-free manner.

Your Reference

Not sure where to find your reference? [Click here](#).

Verify

Authorised and regulated by the Financial Conduct Authority, Authorisation Number: 626796

#### WHO ARE CRS?

We are an FCA authorised company dedicated to helping you resolve your debt, **your way**

We understand that hearing from us isn't ideal, however, we promise to do everything possible to resolve your situation as quickly and as easily as possible.

Our website and agents are on hand to help you get things sorted.

## Self Service

How does it work

#### WHAT OUR CUSTOMERS SAY

Great



Based on **782 reviews**



##### Text message

Had a text message from the company stating that my bank had refused payment. Th...

Sarah Hearne, 2 days ago

Showing our 4 & 5 star reviews



##### Three bills pay

It was easy to understand and settle payment .

B Preller , 18 September

#### CERTIFICATIONS





# myCRS

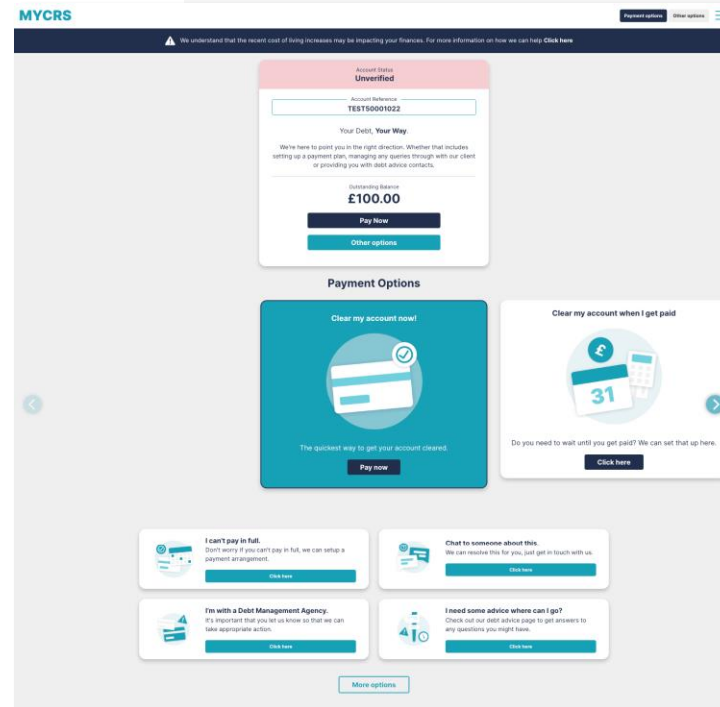
## Self Service Portal

Our self-serving payment portal allows 80% of our customers to settle their accounts through the services we provide.

- Pay In Full - Paying the amount in full, settling their balance instantly.
- Pay on Payday - Select a specific day the amount is taken from their account.
- Pay in instalments – Paying weekly or monthly in the amount the customer is happy with.



Throughout all our payment journeys – we monitor customer interaction and use I&E and prompting tools to understand and identify vulnerabilities and financial risks for customers.



Pay In Full



Pay on Payday

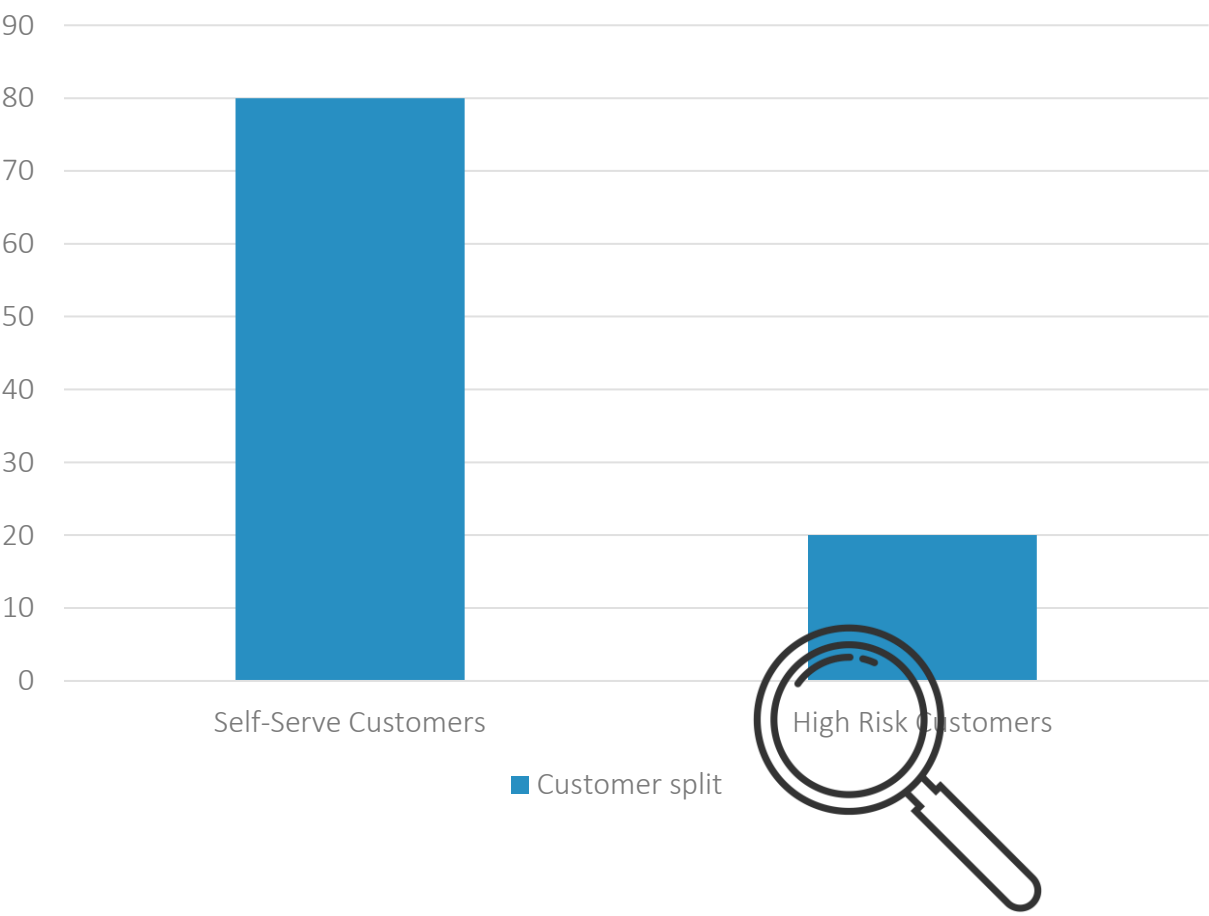


Pay In Pay In Instalments



# Interaction Split

80% of our customers self-serve with our payment portal. How to we handle the 20%?



There is a misconception self-service is about volume, we focus on user experience and providing options to customers to enable a frictionless collections process. Where friction is encountered – we can quickly identify and use our most valuable resources to help the 20% in need ensuring customers are provided a quality of service above the norm.

- Coeo UK are a multi award winning digital debt collection agency.
- We are an FCA authorised.
- Coeo UK is ISO 9001 and ISO 27001 certified.
- We have a law firm called AJJB Law which is regulated by the SRA.
- Fully Cyber Essentials certified.
- CSA and CAI certified.
- Investors In People.





# Identifying high risk customers

We have measurements in place to identify high risk customers across multiple pages.

Across each payment methods there are a series processes which allows us to monitor each account. Once the customer is flagged as high risk there are a number steps we take to provide the best support:

- Livechat – Vulnerability chat log which allows the customer to request a call back or speak to a team leader.
- Email – We have certain words and phrases that identifies high risk customers.
- SMS – We have the same criteria for SMS as Email, phrases and words to identify potential high-risk customers.
- Debt Advice – High risk customers are guided to our partners in free debt advice.



## Method

- Livechat
- Email
- SMS
- Web Journeys
- Contact Centre Calls

## Action

- Customer call back, Speak to a team leader.
- Email address is filtered into high risk category, customer can request further advice, call back or speak to a team leader
- Number is put into high risk category, customer can request further advice, call back or speak to a team leader.

# What's next?

In a ever changing market we are always looking to improve and be leaders in the industry.

A.I. machine learning is used a lot recently and with the current market A.I. will come into play more frequently in the coming years even months.

We have several exciting projects in the pipeline that utilise these tools to improve Quality Assurance, Customer engagement, User experience, automation and much more.

I'd be happy to discuss any topic in this presentation today – including the use of AI in business.

