



The Computerworld Honors Program

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Final Copy of Case Study

Status:

Laureate

Year:

2013

Organization Name:

CredAbility

Organization URL:

www.credability.org

Project Name:

Interactive Case Management (iCM)

Please select the category in which you are submitting your entry:

Human Services

Please provide an overview of the nominated project. Describe the problem it was intended to solve, the technology or approach used, how it was innovative and any technical or other challenges that had to be overcome for successful implementation and adoption. (In 300 words or less.)

CredAbility is a leading national nonprofit provider of credit counseling and education, providing debt, housing and bankruptcy services to individuals and families in financial distress. Focused on taking customer calls and inquiries on sensitive topics, it was critical that we implemented enabling technology across our frontline team. Our IT organization is focused on deploying software that promotes effective customer communications, efficiency in operational costs and high-quality interactions with our clients. In 2009, CredAbility made history. It received almost double the volume of communications from clients, because of the economic conditions. As a result, the company undertook a major initiative called iCM to improve the Agency's ability to better assist clients and to improve

associate productivity. The purpose of this initiative was two-fold: adopt a long-term case approach to client care and improve management of our organization's workforce. First, we implemented Verint's workforce management, call recording and performance management software to support the increased demand. Then, we developed a modified version of the Microsoft Dynamics CRM platform to provide improved scheduling of counselors to meet various client needs and better align the services we provide. The two systems together improve our ability to respond quickly and compassionately to clients while improving visibility into the workload we manage. The call recording solution helps drive high-quality interactions, while workforce management helps ensure efficient and effective staffing schedules. The Microsoft platform enables better client intake, routing and scheduling of resources. Measuring our caseload and call volume was a challenge at first, taking substantial internal education to get associates on board; not only did we train them to manage distressed clients, but simultaneously measured their productivity and performance. It required a change in mindset, and an explanation that the new technology would improve overall response time and client care.

When was this project implemented or last updated? (Please specify month and year.) Has it incorporated new technologies and/or other innovations since its initial deployment? (In 300 words or less.)

Phase one was implemented in 2010, with the second phase completed in early 2012. We implemented the software in stages to help get associates educated and acclimated to the new features and functionality. The key innovation in the first part of the project was to create a software-based multi-lingual "triage" function that intelligently diagnoses and then routes a client to the best resources for their situation. Additionally, with the use of Verint's recording technology, CredAbility has implemented a program where all directors and executives are required to listen to a case at least quarterly. Listening to someone who is in a stressful situation and then hearing how the team responded to the person's needs is critical to driving the organization's success. It allows executive management to experience how the CredAbility team fulfills the Agency's mission and recognize outstanding associate performance. From a cultural standpoint, this process reminds CredAbility's management team that they are dealing with difficult and serious situations each day. It has made a dramatic difference in getting a team onboard with the program's objectives knowing that management is vested in creating positive situations for employees and clients. The project's third phase is scheduled to complete in April, 2013. This phase implements a platform to delivery both counseling and financial advisory services through a flexible, configurable software platform. The key innovation in this final phase is using software to help clients through behavioral change to progress toward their goals. This phase extends the Microsoft platform to a case approach, using a single repository for all client interactions, recording each touch point and service

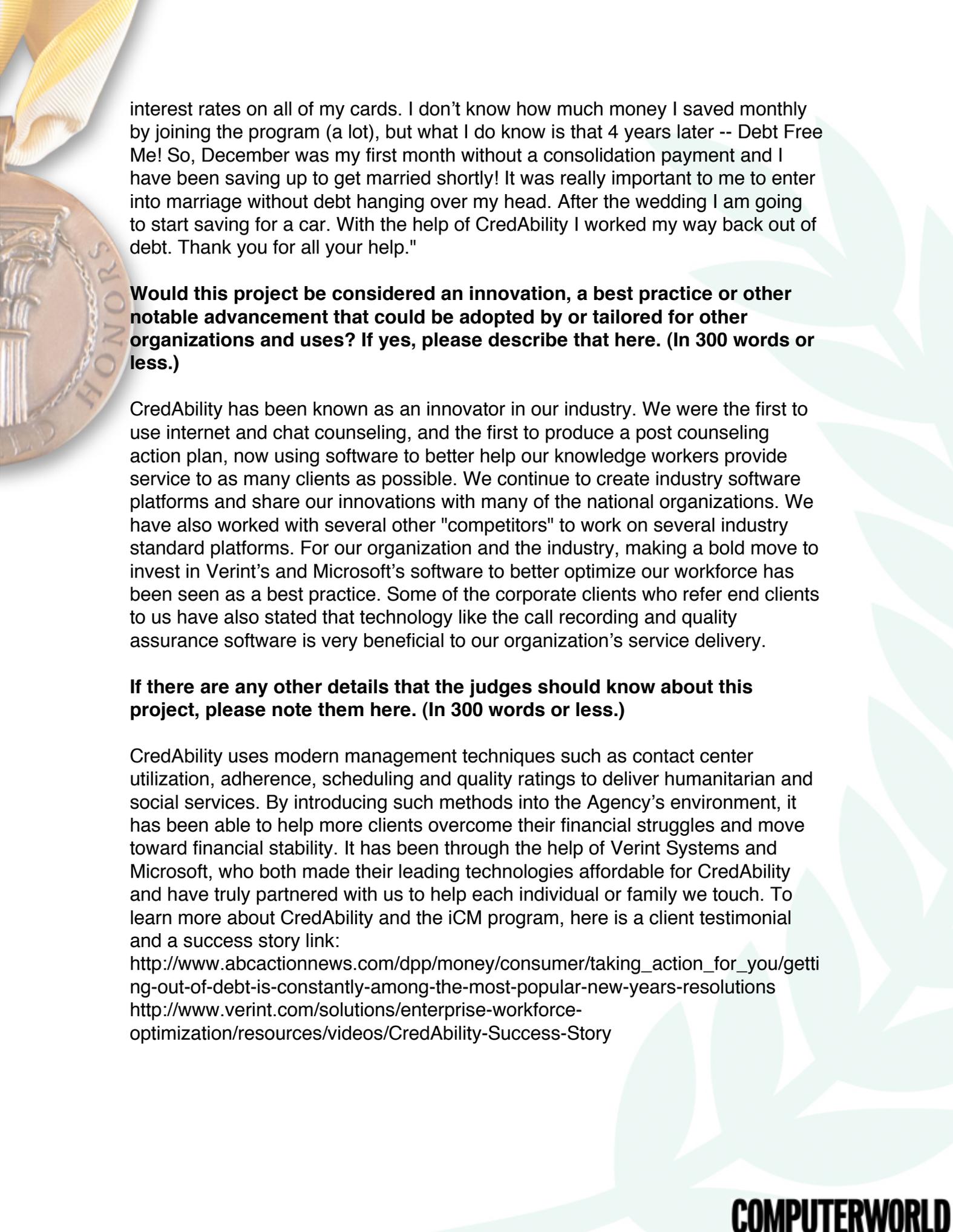
delivered. It also has a unique capability to create an initial "financial health score" and snapshot goal and financial progress through time.

Is implementation of the project complete? If no, please describe the project's phases and which phase the project is now in. (In 300 words or less.)

The implementation of Verint's software call recording, workforce management and performance management is now complete. The second phase, delivering the Microsoft-based "triage" platform is also complete. As one example of the success of this program, we conduct outbound calling where we contact a mortgage holder to identify clients that have indicated a sign of trouble. In doing so, when we have successfully made client contact through our intake and counseling process, we have helped to keep a high percentage of owners in their homes. We are now on phase 3, which involves modernizing the client advisory system. This innovative system is helping the company to capture a broader intake for a current situation analysis including calculating a "financial health score." Using this advanced intake capability will allow us to better understand underlying behaviors/motivators and then to use this knowledge in coaching and educating the client to use different ways to change behaviors, not just address the current situation. Our intention is to help them move from financial distress to financial stability. This phase will also implement the ability to snapshot over time goal progress and track changes in financial and spending habits. This capability will enable counselors to better track the impact of their work with the client on actual financial behavior changes.

Please provide at least one example of how the technology project has benefited a specific individual or organization. Feel free to include personal quotes from individuals who have directly benefited from the work. (In 300 words or less.)

Client Story: "I got into debt like many other people do. I divorced when my daughter was very young. I was underemployed and maintaining a household and trying to give my daughter a life. I found myself relying more and more on credit cards and I kept getting more offers to open new ones. You know how when you check out at a register and they tempt you with that additional discount -- deadly! I found myself in debt to the tune of approximately \$38,000.00 on 10 credit cards and I couldn't see any way of getting out. I'm originally from a small (ex-coal mining) town in PA and I wouldn't consider bankruptcy, and I was working my day job and also working a side job several evenings a week. I was paying the bills but only the minimums and I knew there would be no end in sight unless I could find a way to pay off my debt. The interest rates started at 10% and went up from there. So, I did some research and contacted CredAbility. CredAbility contacted all of my accounts and negotiated substantially lower

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interest rates on all of my cards. I don't know how much money I saved monthly by joining the program (a lot), but what I do know is that 4 years later -- Debt Free Me! So, December was my first month without a consolidation payment and I have been saving up to get married shortly! It was really important to me to enter into marriage without debt hanging over my head. After the wedding I am going to start saving for a car. With the help of CredAbility I worked my way back out of debt. Thank you for all your help."

Would this project be considered an innovation, a best practice or other notable advancement that could be adopted by or tailored for other organizations and uses? If yes, please describe that here. (In 300 words or less.)

CredAbility has been known as an innovator in our industry. We were the first to use internet and chat counseling, and the first to produce a post counseling action plan, now using software to better help our knowledge workers provide service to as many clients as possible. We continue to create industry software platforms and share our innovations with many of the national organizations. We have also worked with several other "competitors" to work on several industry standard platforms. For our organization and the industry, making a bold move to invest in Verint's and Microsoft's software to better optimize our workforce has been seen as a best practice. Some of the corporate clients who refer end clients to us have also stated that technology like the call recording and quality assurance software is very beneficial to our organization's service delivery.

If there are any other details that the judges should know about this project, please note them here. (In 300 words or less.)

CredAbility uses modern management techniques such as contact center utilization, adherence, scheduling and quality ratings to deliver humanitarian and social services. By introducing such methods into the Agency's environment, it has been able to help more clients overcome their financial struggles and move toward financial stability. It has been through the help of Verint Systems and Microsoft, who both made their leading technologies affordable for CredAbility and have truly partnered with us to help each individual or family we touch. To learn more about CredAbility and the iCM program, here is a client testimonial and a success story link:

http://www.abcactionnews.com/dpp/money/consumer/taking_action_for_you/getting-out-of-debt-is-constantly-among-the-most-popular-new-years-resolutions
<http://www.verint.com/solutions/enterprise-workforce-optimization/resources/videos/CredAbility-Success-Story>