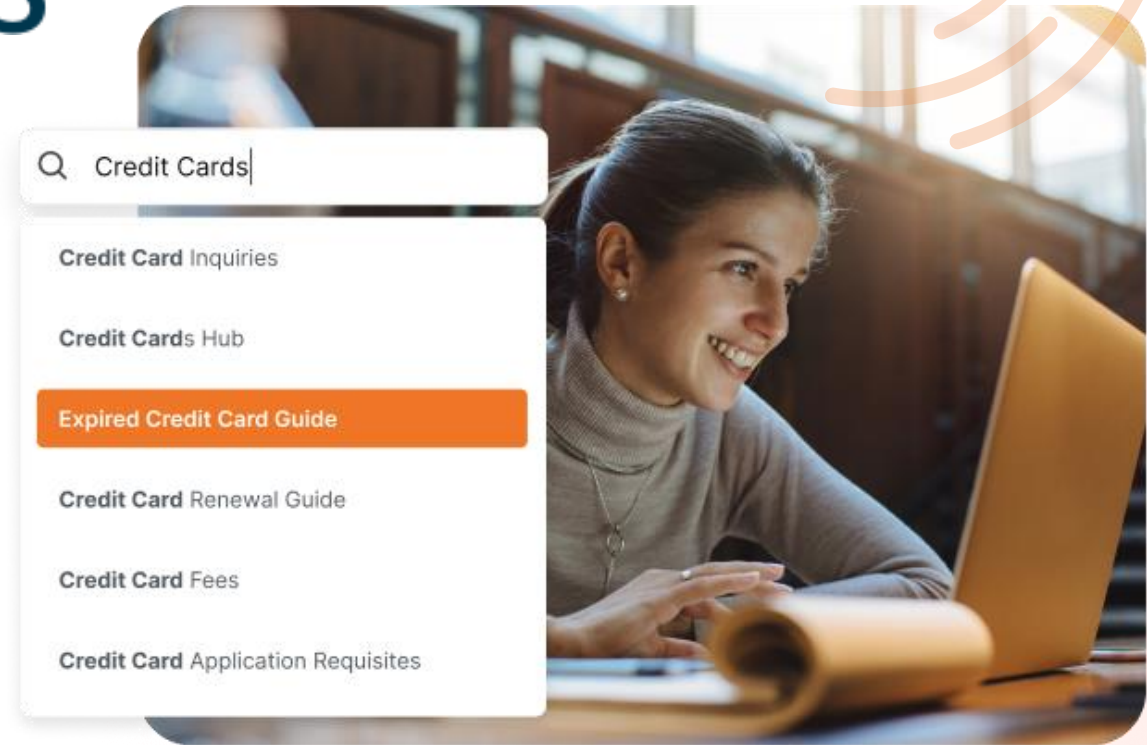




THE LIGHT THAT GUIDES YOU

How an Effective Knowledge Management System Can Revolutionize **CUSTOMER SERVICE**.



www.livepro.com

Today's Agenda

- Who is Atlanticus?
- Customer Service at Atlanticus
- The Knowledge Base Problem
- Challenges & Successes
- Introducing: Crosby
- What's Next for Atlanticus and livepro
- Q&A

Who is Atlanticus?

Atlanticus

NASDAQ: ATLC

20+

Million
New consumers

\$3.6

Billion
Peak receivables

25+

Years
of Data aggregation

\$10.5

Billion
Capital raised

>\$30

Billion
Receivables acquired

General Purpose Credit Card



Point of Sale Solutions



Acute Healthcare Financing



BH/PH Auto Financing



Atlanticus is a Credit-as-a Service Platform enabling our Bank, Brand, and Healthcare partners to offer more inclusive financial services.



Customer Service at Atlanticus



United States



South & Central
America



Philippines



India

- **1000+** outsourced **Agents** handling English & Spanish Customer Service Voice, Chat, & Collections
- **livepro** launched in **June** of **2023**

Monthly Volumes

- **1.3M** IVR (79% fully serviced)
- **263K** Voice Calls
- **85K** Chats (55% via Virtual Agent)
- **383K** Collections Calls
- **22K** Emails
- **17K** Texts
- **981K** Mobile Users with **4.8M** Log Ins
- **283K** Desktop Users with **833K** Log Ins





The Knowledgebase Problem



Problem One: Inefficient Agent Experience

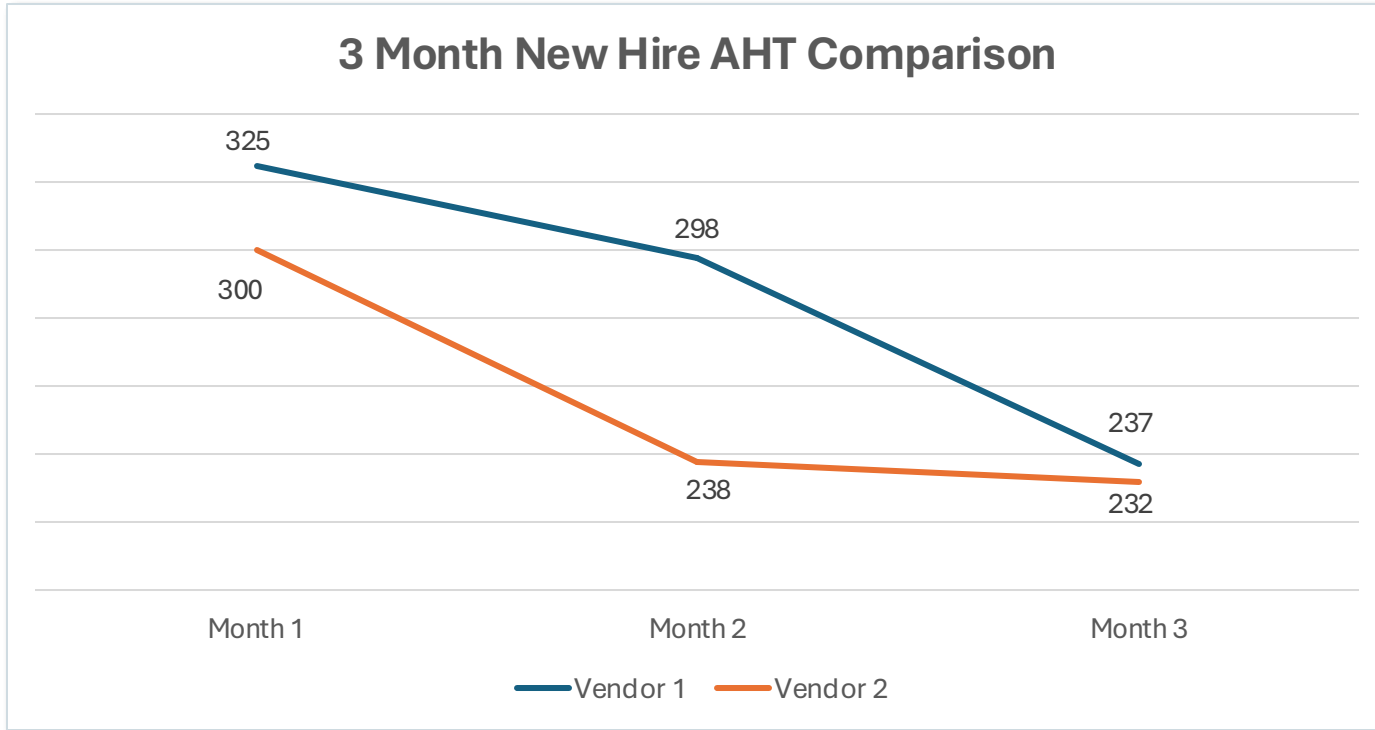
Business Opportunity

- Agents were providing inconsistent responses
- The company Insite completed an investigation and identified that agents were using our existing knowledgebase less than 5% of the time
- New hires did not have a single source of truth to rely on when learning about our products, often relying on locally developed, inaccurate resources
- It took Agents longer to respond to and resolve customer issues.

Actions Taken

1. Used top contact drivers via CallMiner platform to identify and prioritize Livepro content development first
 - Used 20/80 model for the launch of the tool
2. Worked with multiple internal departments to review and update policies before they were moved into livepro
3. Partnered with Operations leadership to identify new Agent pain points and developed additional supporting content
4. Involved call centers early and throughout the entire development process to ensure the content would address their needs
5. Trained all new users on Livepro usage prior to the launch of the solution in the call centers
6. Observed vendor trainers facilitate a livepro training with new hires and provided feedback to improve their onboarding of the tool
7. Rolled out livepro in stages, monitoring performance and addressing change management

Results of Implementation – New Hire Training



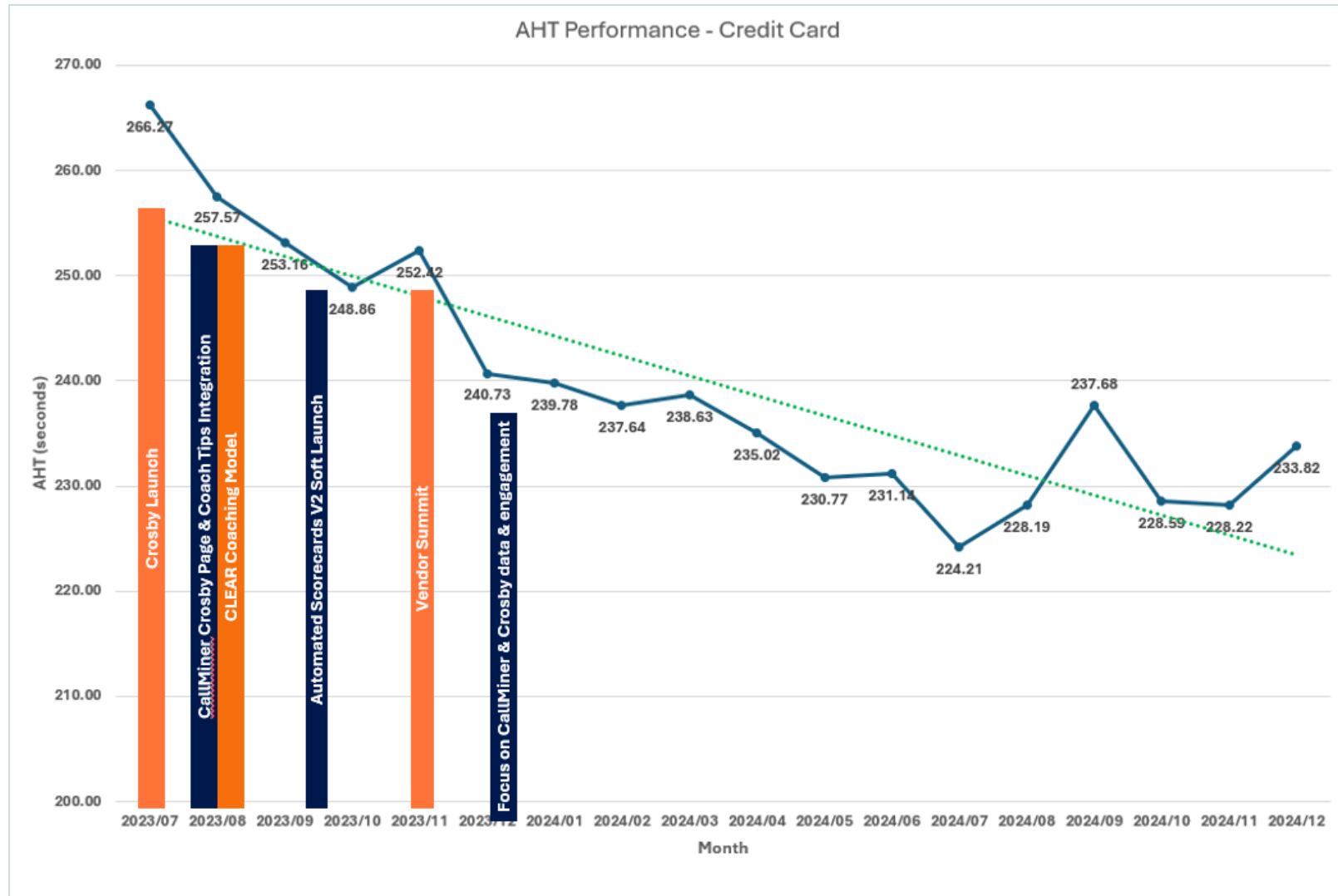
Agents trained in Vendor 1 went through training using the previous KMS

Agents trained in Vendor 2 were trained exclusively using livepro

Time to reach production AHT:

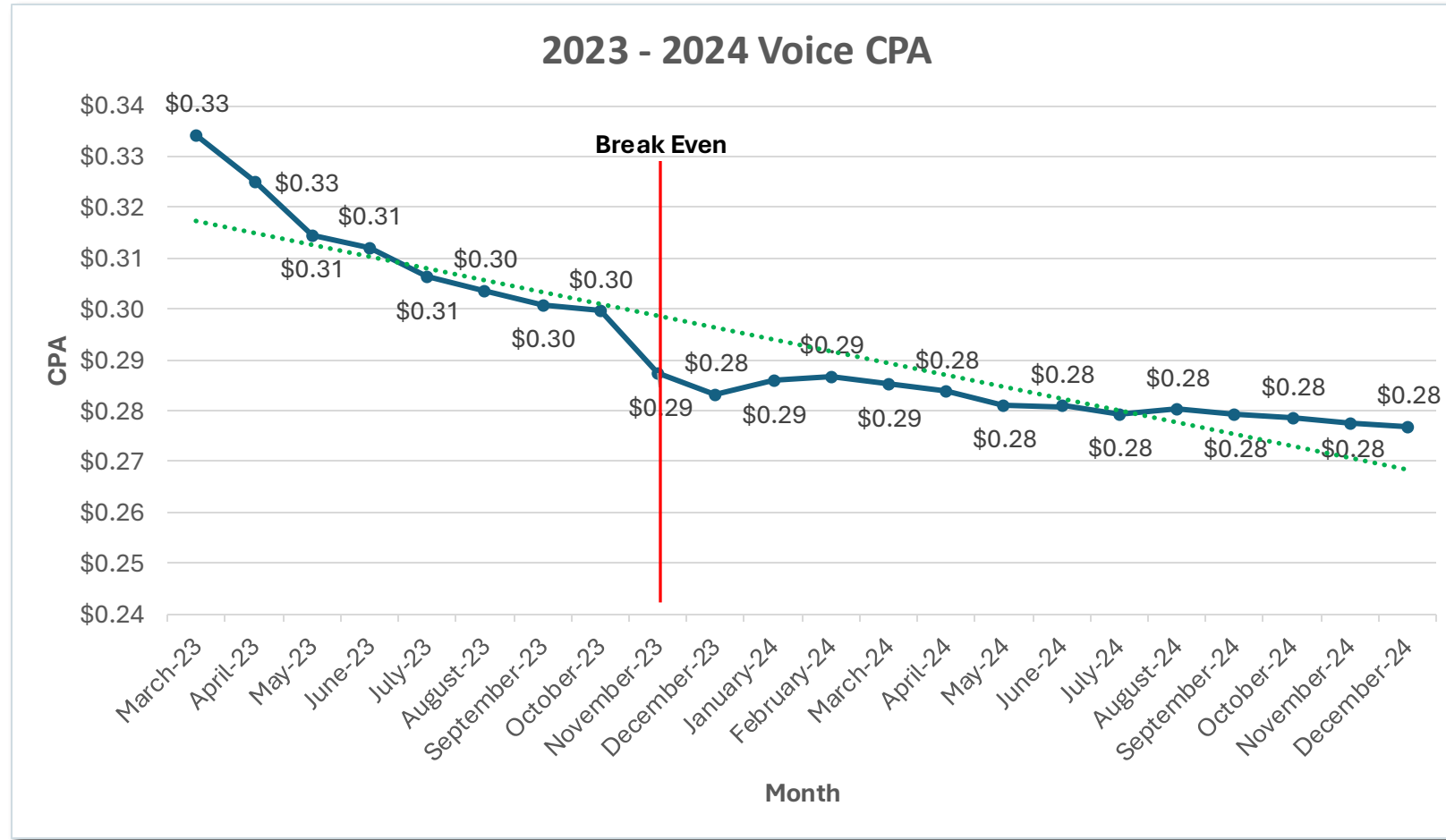
- **Vendor One:** 3 Months
- **Vendor Two:** 2 Months

Results of Implementation - AHT



Implementing livepro in conjunction with other Operations initiatives reduced Average Handle Time (AHT) by **26.5 Seconds** in 6 months. This is an **overall reduction of AHT by 10%.**

Results of Implementation – Cost Per Account



The improved Agent efficiency also reduced our Cost Per Account (CPA) by - **10%**

This reduction in CPA meant the cost to implement livepro was paid back in **less than 6 months**.

Problem Two: Negative Customer Experience

Business Opportunity

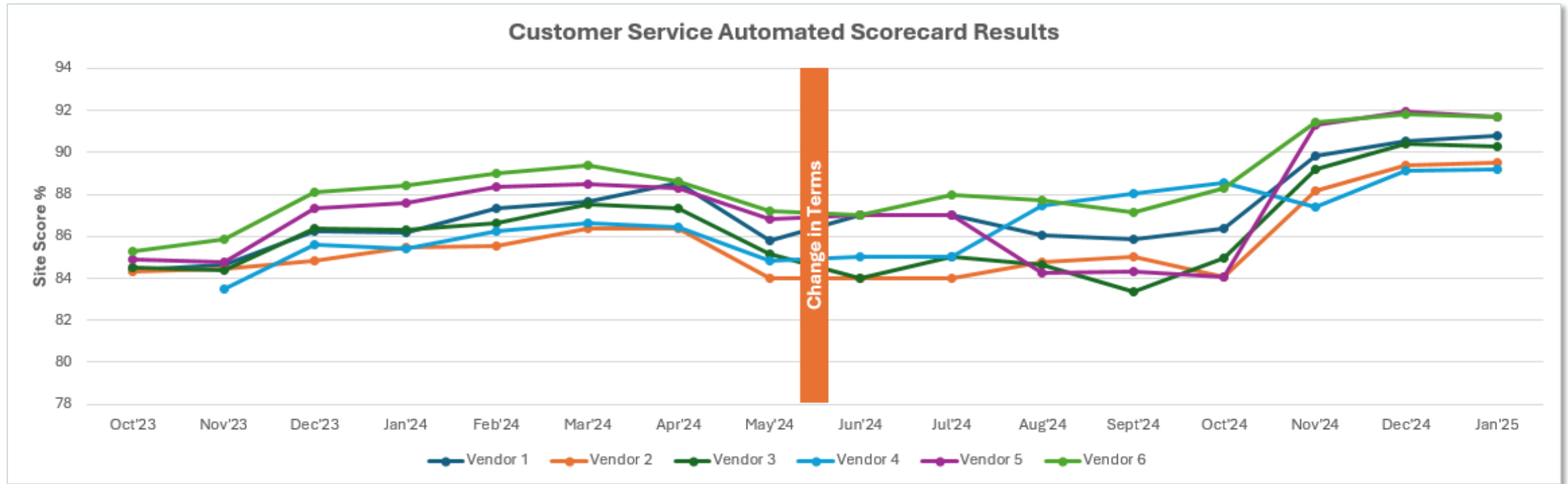
- Customers received inconsistent answers and incorrect resolution to their inquiries
- Customers often had to contact us multiple times to resolve their issues
- Contacts were often escalated when they should have been solved by frontline agents

Actions Taken

1. Reviewed customer inquiries, survey data, contact drivers, and agent scorecards to identify what content could be developed to address their needs
2. Constructed more dynamic content types to make the process of supporting customers more effective
3. Built content previously developed and managed locally by our contact center vendors into livepro to ensure accuracy of the information being provided to customers
4. Added relevant livepro articles to CallMiner, our Speech Analytics platform, to enable more effective coaching and development of agents
5. Integrated livepro with Boost.ai, our chatbot solution, to ensure alignment between our Live Chat and Virtual Agent responses

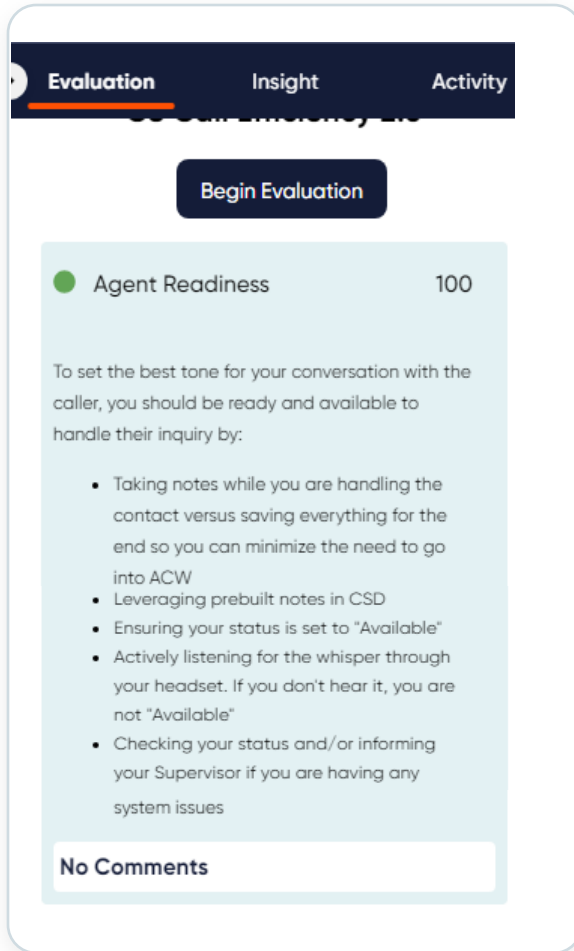


Results of Implementation - Scorecard



Following the launch of livepro as well as other operational initiatives our agents have improved in both their **Knowledge** and **Customer Experience** scores

Benefits of Tool Integrations - CallMiner



Evaluation Insight Activity

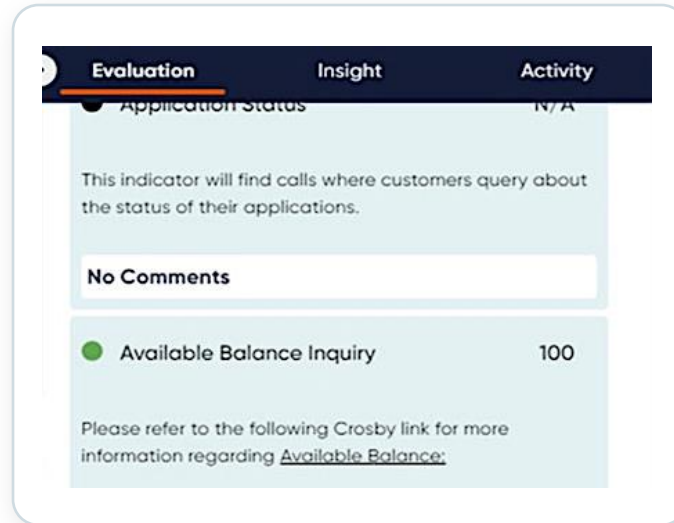
Begin Evaluation

Agent Readiness 100

To set the best tone for your conversation with the caller, you should be ready and available to handle their inquiry by:

- Taking notes while you are handling the contact versus saving everything for the end so you can minimize the need to go into ACW
- Leveraging prebuilt notes in CSD
- Ensuring your status is set to "Available"
- Actively listening for the whisper through your headset. If you don't hear it, you are not "Available"
- Checking your status and/or informing your Supervisor if you are having any system issues

No Comments



Evaluation Insight Activity

Application Status 100

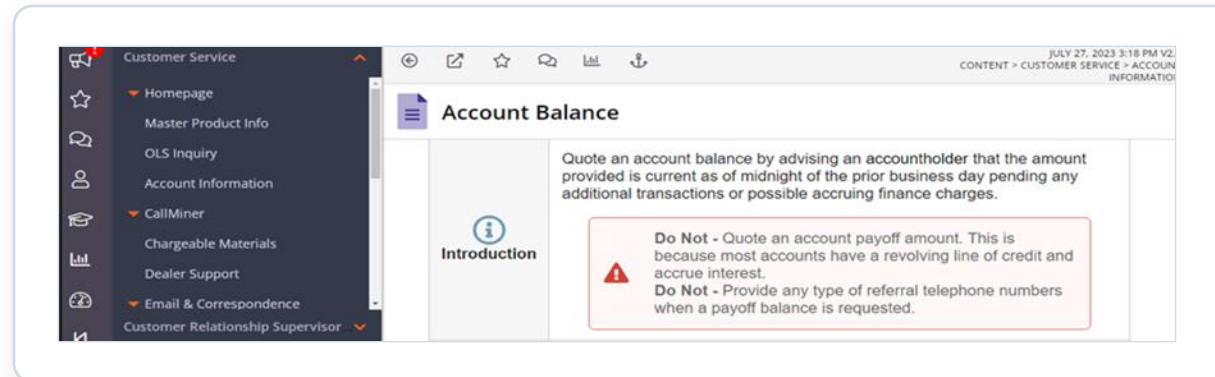
This indicator will find calls where customers query about the status of their applications.

No Comments

Available Balance Inquiry 100

Please refer to the following Crosby link for more information regarding [Available Balance](#):

Coaching Tips in CallMiner are integrated to applicable knowledge articles in Crosby



Customer Service

Homepage
Master Product Info
OLS Inquiry
Account Information
CallMiner
Chargeable Materials
Dealer Support
Email & Correspondence
Customer Relationship Supervisor

Account Balance

Quote an account balance by advising an accountholder that the amount provided is current as of midnight of the prior business day pending any additional transactions or possible accruing finance charges.

Do Not - Quote an account payoff amount. This is because most accounts have a revolving line of credit and accrue interest.
Do Not - Provide any type of referral telephone numbers when a payoff balance is requested.

Benefits of Tool Integrations - Boost.AI

Customer Service > Scripts > Live Chat

CHT260 - Fraud Inquiry
January 21, 2025 11:48 AM Version: 1.3 Published (Default)

Fraud Inquiry

Info	If customer pushes back not to block account after reporting fraud charges
Script	Mr./Mrs. customer, the moment you reported fraudulent charges we placed a suspension on the account to protect your account and prevent further unauthorized charges.
End	Back to Table of Contents



ID-216

Add a task title

DESCRIPTION
'Live Agent Scripting (in progress)' has been updated, check to see if any changes required:
<https://atlanticus.livepro.com/goto/live-agent-scripting-in-progress>

NO LINKED ELEMENTS

STATUS
To-do

CATEGORY
Content

PRIORITY
High

ASSIGNEE
Unassigned

CREATED
Created by Task API
24.08.2023

Our integration includes the functionality for livepro to inform 3rd Party Software Boost.AI whenever a specific type of article has been updated. This integration results in a notification to users of the Boost.AI platform receiving a notification.

Problem Three: No Feedback or Reporting Mechanism

Business Opportunity

- Content was developed in a silo without user input
- Users had no way to provide feedback on the content being developed for them
- KMS had no reporting mechanism to help determine usage or other relevant statistics

Actions Taken

1. Provided reporting access to vendor leadership to facilitate better discussions around usage of livepro
2. Created weekly broadcasts to identify important statistics like:
 - Top Searches with No Results
 - Feedback Submissions
 - Alert Acknowledgement
3. Created multiple initiatives after the launch of livepro to encourage Feedback

Results of Implementation – Usage & Feedback



150,699
Knowledge
Views



47,404
Unique
Searches



914
Active
users



Hi Doc Team,

we appreciate you
making livepro easy and
user-friendly



2,137
Unique
Feedback



This is like our
personal Google!



Challenges & Successes

Challenges

- 20/80 method; good starting point but difficult to determine what 20%
- Moving the content to livepro was not a 1:1 conversion
- 3rd party assistance with content development not as effective as internal documentation team
- Short term usage metrics and beneficial analytics not clearly defined
- The internal decision to have one trainer complete the training for all users of the new livepro platform had pros and cons
- Desire to use livepro for processes not intended for the software

Successes

- Content Development Process
- Use of CallMiner's customer driver data to prioritize initial content development
- Strong Project Management during implementation
- livepro's integration with other tools
- livepro's flexibility, adaptability, and continued partnership
- Agent usage of and belief in Crosby



Introducing Crosby

And the amazing team who supports him

What's Next for Atlanticus and livepro



Additional Operations Content Development

Looking at opportunities to focus on developing content which compliments our core information to provide even greater benefits to new agents. This includes more Rockets and Quizzes.



Use in Other Departments

Exploratory conversations in progress regarding leveraging Crosby to house knowledge for other Atlanticus departments.



Crosby & CallMiner Engagement

Further promote livepro and CallMiner engagement through Quarterly Business Alignment goals, Contact Center contests, integration of scorecard opportunities with Agent-level article searches within livepro, and a focus on CallMiner Coach enhancements.



AI Use Case Exploration

Considering livepro's Generative AI enhancement.

Also working on several other AI use cases which will leverage our livepro content as the source of truth.



QUESTIONS?