

Zenarate AI Coach Turbocharges ARS Collector Performance & Compliance

“ Zenarate has improved our collector training and onboarding experiences, allowing our collectors to practice more call types, learn at their own pace, and provide excellent customer experiences right out of training—leading to improvements in our RPC Conversions Rate and Compliance scores. ”

-Scott O'Donnell, Chief Business Development Officer, ARS

ARS is a proven national leader in the accounts receivable management industry. ARS is working with customers in all 50 states through 4 regional offices throughout the United States. ARS has longstanding relationships with the world's largest, most sophisticated financial services organizations and more than 20 years of experience helping people find workable repayment solutions.

Founded: 1987
Headquartered: Denver, Colorado
Industry: Financial Services
No. of Employees: 300+

The Challenge

It was increasingly difficult for ARS to find and retain talent in a competitive hiring market. To address this challenge, ARS needed to improve new hire training and reduce collector attrition. They aimed to create the best hiring and training process possible to accelerate collector speed to proficiency and develop confident prepared new hire collectors before their first call. ARS knew that confident prepared new hires would perform better, have higher job satisfaction, and stay longer.

Key Results

AI Coach quickly became an integral part of the ARS employee training experience.

- ➔ Accelerated collector speed to proficiency
- ➔ Reduced collector attrition
- ➔ Delivered higher RPC Conversion Rate and Compliance scores

The Solution

Zenarate's AI Coach immerses collectors in life-like AI conversation simulation while providing real-time coaching, allowing collectors to master high-impact call scenarios they face with live customers.

Zenarate Customers Experience Proven Outcomes

- ➔ **+56%** faster Speed to Proficiency
- ➔ **+22%** higher Conversion Rates
- ➔ **+33%** higher CSAT Scores
- ➔ **-32%** lower Employee Attrition

ARS uses Zenarate AI Coach to develop confident prepared new hire collectors before they make their first live call, and to close tenured collector skill gaps. Collectors master high-impact call types, soft skills, and ARS best & required practices by role-playing with their personal unbiased AI Coach from home or office. ARS trainers easily track each collector's call type and skill mastery through their Simulation Scorecard & Immersion Call Listening, and assess new hire readiness to make live calls and tenured collector readiness to return to live calls confident and proficient on call types and skills they previously struggled with.

"We do a lot of call listening and identified that collectors didn't have enough practice before transitioning to the floor. They needed real practice to be confident on the phone during a collections call. Even though we were doing live mock calls with supervisors and trainers, these role-plays weren't meeting our business needs of scalability and improved speed to proficiency."

Scott O'Donnell, Chief Business Development Officer, ARS

ARS Partners with Zenarate to Improve Collector Training Experiences

ARS is always looking for ways to improve employee experiences during training. And when the pandemic forced remote training on ARS, they knew they needed a scalable training solution. Scott O'Donnell, Chief Business Development Officer at ARS, explains, "**We do a lot of call listening and identified that collectors didn't have enough practice before transitioning to the floor. They needed real practice to be confident on the phone during a collections call. Even though we were doing live mock calls with supervisors and trainers, these role-plays weren't meeting our business needs of scalability and improved speed to proficiency.**"

The accounts receivables space can be challenging due to heavy regulation and the need to deliver high performance to be competitive. In addition to improving their employee training experiences, ARS wanted to improve collector performance, call quality, and compliance — leading them to Zenarate AI Coach.

ARS is leveraging Zenarate AI Coach to scale their best & required practices for new hire & tenured collectors.

Collectors in training, whether new hires mastering high-impact call types they will face with live customers, or tenured collectors closing call type and skill gaps, are immersed in life-like call simulation with their personal unbiased AI Coach from home or office. Replacing supervisor & collector role-play was important to ARS, as human role-play is expensive, awkward, and difficult to scale. Scott says, **“Our collectors have given great AI Coach feedback! New hires find it easier to practice collection scenarios by themselves and make mistakes without embarrassment. Our trainers have reported how our collectors learn how to be on phones. They are more confident after training with their AI coach than with another human coach, trainer, or supervisor. Now our trainers can scale their scenario and compliance training faster and more effectively.”** ARS collectors role-play with their personal unbiased AI Coach from home or office, and training managers see and hear collector topics and skill mastery in their AI Coach platform.

ARS trainers can easily assign targeted training simulations for collector skill-building, hear collector improvement through Immersion Call Listening, and see collector topic and skill proficiency through their Simulation Scorecard. Scott is very happy with how his trainers adopted Zenarate AI Coach, **“Our trainers really embrace our AI Coach application. They see AI Coach as a tool they can use to help new employees master topics faster. Our trainers have noticed they are more productive in the time they use for training, with collectors no longer having to schedule individual mock calls at separate times. Today, we can have an entire class practicing scenarios simultaneously.”**

Engage

Collectors engage with their personal unbiased Zenarate AI Coach on high-impact call scenarios they will face with live customers.

Master

Collectors master your high-impact call scenarios, soft skills, and best and required practices by role-playing with their personal unbiased Zenarate AI Coach from home or office.

Perform

Your Zenarate AI Coach provides a Simulation Scorecard certifying collectors who have mastered your best methods. Now your collectors are ready to engage with live customers as confident top performers

Zenarate Delivers Seamless ARS Implementation and Deployment

Zenarate AI Coach is simple to onboard and easy to deploy across the enterprise. Zenarate AI Coach requires no personal account information or IT integration for a full-scale deployment. Collectors just need a Chrome browser and a headset to role-play with their AI Coach from home or office. From an IT perspective, AI Coach was an easy choice for Scott, **“A big reason for choosing Zenarate AI Coach was the ease of implementation. We needed a solution that wasn't going to take any IT resources for implementation, and it was not challenging to implement AI Coach. AI Coach is self-contained, and there is no PI needed to operate. The fact that we didn't need to get client approval to use the product was a huge win for us. The whole process took limited resources from our team.”**

Zenarate's customer success and implementation teams are stacked with industry professionals that understand the nuances of the accounts receivables employee responses. **“Working with the Zenarate customer success team has been amazing. The team is very responsive to our needs, helping us build stories with continued guidance and updates.”** Zenarate's customer success team has extensive experience working with top banks, collections agencies, and

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debt buyers. The team understands that for a collections agency to receive more paper, the agency must meet high compliance standards and deliver better collections performance. Scott was very impressed with how Zenarate's team helped deliver immediate ROI for ARS. **"We work with first-party clients, many of whom have different call flows. Because each client requires specific compliance that we must conduct on their calls, we need to develop various call flow simulations. Working with the Zenarate team helped us quickly implement new call flow simulations for clients, enabling us to train our collectors on new requirements faster than we ever could. We have seen significant RPC conversion rate improvement, higher call quality scores, and lower turnover."**

ARS employees enjoy their AI Coach experience providing extensive positive feedback. ARS new hires find it easier to practice independently, make mistakes, and build their confidence, allowing them to learn faster and grow their careers. And tenured collectors enjoy the more challenging stories to close their skill gaps. Scott has seen significant new hire speed to proficiency benefits, and is very excited about AI Coach ability to move average collectors into top performers, **"AI Coach has been everything we have hoped for and more! The implementation scope has accelerated quite nicely. We are using AI Coach with our new hires and tenured reps who have already gone through training. We give our tenured collectors scenarios that they haven't heard before or that they haven't dealt with on their live calls. We are giving our tenured collectors more confidence when they experience those phone calls."**

Zenarate AI Coach Positions ARS for Future Growth and Success

Regulatory compliance changes are always on the horizon for the Account Receivable industry. ARS is confident in its position to be a top performer among collections agencies because it can now train and retain top-performing collectors.

"Our collectors accomplish proficiency much faster, with no embarrassment or reason to worry in their safe practice setting. They can move at their own pace to master any call flow. We are getting a return on expectation and are excited to continue expansion. We have seen the full benefits of AI Coach multiply"

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Scott explains, **"Our collectors accomplish proficiency much faster, with no embarrassment or reason to worry in their safe practice setting. They can move at their own pace to master any call flow."** ARS has received great feedback from its training staff. Today, they are focused on shortening the training cycle to get their collectors proficient sooner. Just one month after ARS conducted easy stand-up AI Coach pilot, they saw an immense benefit. Trainers quickly decided to expand their AI Coach across their client base. We feel confident in AI Coach says Scott, **"We are getting a return on expectation and are excited to continue expansion. We have seen the full benefits of AI Coach multiply."**