



## Helping You Drive Superior Hardship Compliance & Automation

Not only is it good business practice to provide Hardship programs to your customers, your regulatory framework demands it.

CMC offers an easily deployable, cloud-based Hardship solution for digital engagement with your customers. You can create and deploy synchronised offers, manage omnichannel contacts, work with your customers via our robust workflow tools, and design content and communications to enhance engagement for improved program effectiveness.

With access to a platform that provides a 360-degree customer view, you will have the visibility needed to optimise your operations and deliver the experience your customers need and deserve.



**45%**

Reduction in agent handle time

**50%**

Increase in first time solution outcomes

**7x**

Greater ROI than expected

### HOW WE CAN HELP YOU ADDRESS THE HARDSHIP CHALLENGE



**REAL-TIME APPROVAL**

Capture customer data digitally for real-time resolution.



**SELF-SERVICE**

Allow customers to apply for Hardship Assistance through their preferred device.



**MITIGATE RISK**

Comply to current and future regulations of Hardship Programs.



**DIGITAL RECORD**

Store all of your customer and agent activities digitally for full compliance.

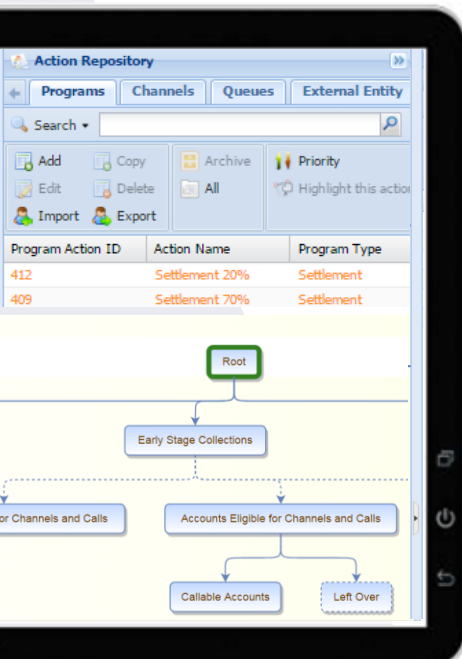
# HOW IT WORKS

## HARDSHIP STRATEGIES THAT DRIVE IMMEDIATE RESULTS WITH STRATEGY MANAGER



Recognizing the challenge of building Hardship programs within traditional systems, this solution has been built to drive your strategies forward quickly for immediate impact.

- Manage all aspects of Hardship strategy, such as offers, queueing, channel communications, account status updates, update actions to external systems, and launching workflows.
- Easily target communications and offers to very specific segments of customers. Leverage segmentation at the responsible party level, for greater compliance rates and improved customer service.
- Create and modify strategy elements in moments, without the IT programming required with traditional systems.
- Easily deploy and maintain champion v. challenger tests to ensure efficacy of your strategies and improve ROI.



## AUTOMATE PROCESSES WITH WORKFLOW MANAGER

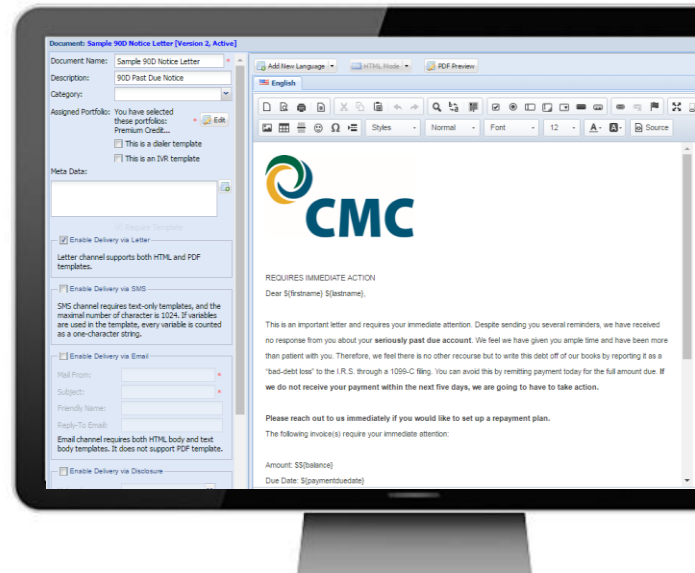


- Configure workflows that trigger at the account level to perform actions, such as presenting a Hardship offer, updating I&E data, or recall actions.
- React to customer Hardship applications in real-time for immediate approvals
- Easily route tasks to appropriate and assigned users for delegated approvals
- Simplify audits with a highly accessible and digital audit trail.
- Improve customer experience by maintaining consistency between agent and self-service.

## SIMPLIFY THE MANAGEMENT OF YOUR COMMUNICATION CONTENT WITH DOCUMENT MANAGER



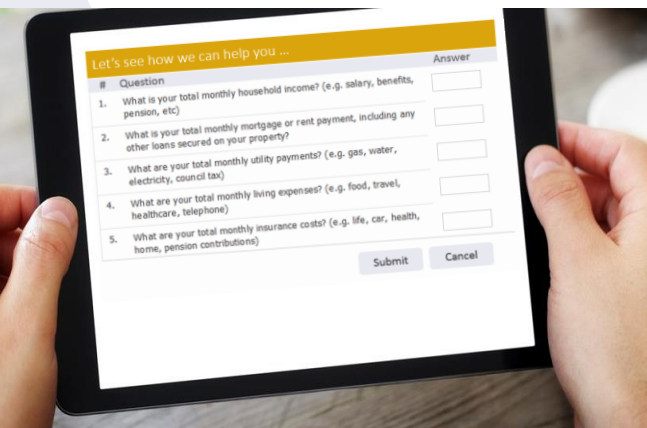
- Ensure compliant communications through document templates authored and controlled by you.
- Dictate authorship and publication controls based on user and role assignment.
- Leverage system variables, such as balance or minimum due, for personalising and streamlining document creation.
- Capture inbound and outbound document metadata, helping to improve strategy impact.
- Simplify audits with document history reports, providing a digital and verifiable audit trail of all documents sent to customers.



## DRAMATICALLY IMPROVE SELF-SERVICE & CUSTOMER ENGAGEMENT WITH FLEXSITE



Engaging with customers today requires a robust digital platform. CMC's FlexSite is a sophisticated website that automatically renders to customers on the device of their choice. With a 24x7 online and mobile friendly presence, customers can connect with you any time of day.



- Dramatically improve self-service customer engagement, putting more power and control in the hands of your customers in need of Hardship assistance.
- Guide the customer journey to a mutually beneficial outcome.
- Drive better program performance by making more payment options available to your customers 24x7.
- Provide better education and support for your customers by giving them access to information such as Hardship summaries, payment history, or contact details.

[sales@cmcagile.com](mailto:sales@cmcagile.com)

0429 566 244

[www.cmcagile.com](http://www.cmcagile.com)

