Case Study

GBG Connexus and Zinc Group

Zinc Group collects with compliance and speed

Background

Glasgow based Zinc Group delivers innovative customer offerings and has become one of the fastest growing Consumer and Commercial Credit management receivables companies in the UK. Using a unique front-end dialler verification process, Zinc Group offers clients high collection rates, an outstanding collection performance and results, but always protects their client’s and its own reputation, by treating debtors fairly and complying with all laws.

Problem

The business has to adhere to strict UK guidelines governing debt collection and the use of personal data, such as the Consumer Credit Act 2006 – reform of the Consumer Credit Act 1974. To ensure it complies with these regulations, Zinc Group requires that the identity information it holds for its customers is complete, correct and up-to-date; including address, name and a telephone number for each customer.

A new tracing tool was required to enable the company to keep their debtors’ records up-to-date on an ongoing basis, as well as enable Zinc Group’s call centre agents to trace and confirm customers’ details when a call comes in.
Solution

In February 2010 Zinc Group got in touch with GBG and after a presentation of GBG’s Connexus, they decided to implement it straight away. After a short implementation process, the users instantly took to the user-friendly tracing tool.

Using a minimal number of clicks, the agents can trace people from their last known address to a new address and also confirm that a person is active at that address. GBG’s tracking tool can delve into a variety of reference files, from over 18 years of the Edited Electoral Roll to the largest telephone database, GBG’s own consented Telephone Number Database – 53.9 million telephone numbers, including 14.9 million mobile telephone numbers that are live, valid and fully consented.

A Deep Web Search functionality allows them to access areas of a website that they could not previously via Google, building up intelligence on an individual. There are also enhanced functionalities, such as radius and co-habitant searches.

The benefits

Innovatively, Zinc Group’s team uses Connexus at the front and back end of their tracing processes, enabling them to increase their contact rates by 37%. If a call comes in, the agents can gather responsive data, instantly confirming the caller’s identity and details, speeding up the process for data protection and ultimately debt collection. At the back end, the company uses Connexus for tracing a list of debtors that need to be verified before being contacted. And in November 2010, Zinc Group scooped the award for DCA of the Year under £2m. Combined with Zinc Group’s excellent financial performance and business strategy, Connexus as a contributing factor in Zinc Group winning this award.