

WHITE PAPER

OUTBOUND CONTACT CENTER RESPONSES TO COVID-19

Contacting Consumers Safely and
Efficiently Through the Pandemic

neustar®

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INTRODUCTION

Executive Summary

The global COVID-19 pandemic has upended outbound call centers: staff have been sent home, offshore facilities have closed, and various states suspended some outbound calling activities. The “new normal” is a constant state of imbalance.

This comes on top of legacy challenges that depress right-party-contact (RPC) rates. Contact information changes frequently. Consumer phone behavior varies by the individual. Robocalls obliterate consumer trust in unexpected calls. Carrier reactions mistakenly block and spam-mislabel legitimate outbound calls.

Relying on traditional outreach strategies and technologies during this disruptive era may inflict an outsized impact on outbound dialers’ ability to reach consumers with timely and important messages. The phone remains one of the best ways to communicate when the nature of the call is complex or sensitive.

Discover how innovative outbound dialing organizations are responding to the crisis and ensuring optimal efficiency and consumer experience.

The global COVID-19 pandemic has shaken the foundations of outbound dialing organizations. The initial rush to get agents working from home has given way to a crisis-management atmosphere along the entire operational chain of command. Outbound call center leaders are adjusting their operational models day by day. Daily fluxes in traffic and staffing demand insight, leadership, and strong responses.

This disruptive environment may persist until the development of a safe and effective vaccine or global herd immunity. Operational flexibility is essential for weathering the current disruption, but this flexibility is not enough to overcome legacy challenges to contacting consumers:

- Calls errantly blocked and mislabeled as spam
- Lack of insight into consumer phone behavior
- Consumer data that is incomplete or outdated
- Mistrust of calls from unrecognized numbers

This period of disruption may prove a watershed moment for outbound dialers. Those organizations willing to adopt new approaches and tools will be better prepared to navigate current circumstances, overcome long-entrenched challenges, and outpace competitors that fail to adapt.

HOW COVID-19 HAS IMPACTED OUTBOUND CALL CENTER OPERATIONS

Over [44 million](#) Americans are out of work. The Federal Reserve expects unemployment will “[fall](#)” to 9.3 percent by the end of 2020. Bills are stacking up in households across the country. Many consumers are in extended discussions about payment negotiation: arranging [forbearance](#) on rent and mortgage payments, [postponing](#) credit card bills and car loan [payments](#), etc. Banks are preparing for a [tidal wave](#) of defaults. The months ahead will be a busy time for collections organizations.

Meanwhile, many outbound call center agents are working from home due to social distancing practices. These agents may be balancing work with childcare duties, or unable to work in a quiet space apart from family or roommates. Additional staff might be needed to compensate, which requires training and coaching to handle collections calls with empathy. Done right, [collections is a negotiation](#). These calls require an empathetic response. Agents, especially new hires, need rigorous quality-assurance support. Meanwhile, quality-assurance staff have returned to the phones to meet historic demand.

U.S. organizations are struggling with the disappearance of support from offshore call centers, many of which have had to close to maintain social distancing.

These domestic organizations will have to adjust their approach to outsourcing. Normally, it would be comparatively easy to shift operations from a disrupted geography to one more capable of having agents work from home. That thinking is appropriate for a natural disaster, which usually only strikes a single region. COVID-19 is everywhere. Calling traffic may have to be split between multiple locations. Concentrating calling capacity in locations at high risk of a COVID-19 outbreak threatens business continuity. Instead of having a single back-up location, outbound dialers may start to seek multiple options from which to generate traffic. While they work at restoring dialing capacity, they must also work within the guidance of government regulations.

With rare [exceptions](#), the many regulations over outbound calling have not been [relaxed](#). The need to protect consumers and their privacy has not changed. Companies are doing everything they can to remain customer-focused and compliant with regulations. This attentive posture now may help mitigate the potential for disruption of the Consumer Financial Protection Bureau’s (CFPB) [proposed](#) rule limiting the number of times per week that collectors may contact consumers.

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Collections organizations in [various states](#) were swept up in the initial effort to contain the virus. Deemed inessential, most call center agents had to work from home. In response to the severe and widespread economic disruption, some states limited collections activity, prevented garnishment of stimulus payments, or paused collections activity altogether. While outbound dialers have been careful to follow all relevant laws, fraudulent activity has [increased](#).

Widespread confusion and desperation, and the promise of stimulus payments from the Federal government, create rich opportunity for fraudsters to prey on consumers. An effective scam is calling consumers from [spoofed phone numbers](#) and requesting personal information under the pretense of expediting processing of a stimulus payment. Several banks have caught wind of scammers spoofing their phone numbers from confused inbound callers—some of whom are not customers—inquiring about the fraudulent calls. The abundance of technology available today enables fraudsters to easily call from anywhere on the globe with low-cost voice-over-IP (VoIP) connections to launch calls at scale and spoof caller ID. Unrestrained by calling regulations and do-not-call lists, and [enabled](#) by years of data breaches of consumers' phone numbers, criminals work a numbers game and need a very low percentage of successful attempts to profit.

If the above challenges had occurred in a business vacuum, perhaps they would be manageable. Unfortunately, these new problems have compounded entrenched challenges that have degraded outbound dialers' RPC rates for years. These challenges, described shortly, degrade outbound dialing organizations' ability to operate efficiently and effectively. The result could collapse profit margins and discourage hard-working staff.

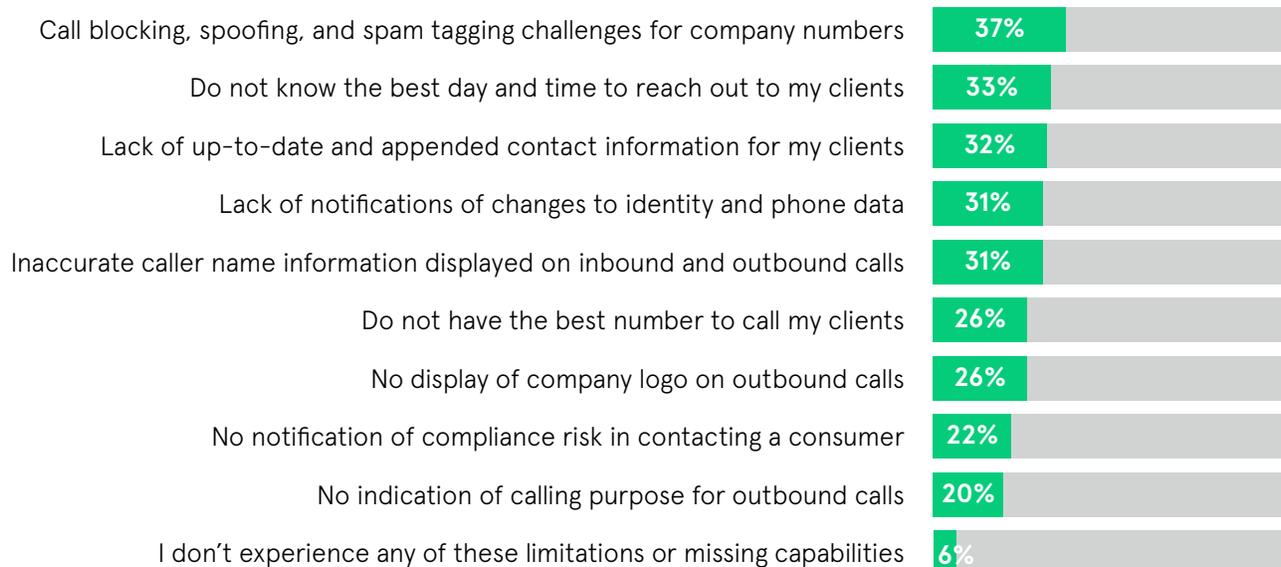
While outbound dialers have been careful to follow all relevant laws, fraudulent activity has increased, making consumers all the more wary of answering calls from unrecognized numbers.

COVID-19 COMPLICATES LEGACY CHALLENGES

Despite the recent proliferation of self-service options and the increased popularity of digital touchpoints with consumers, outbound calling remains an essential customer service capability. A commissioned study conducted by Forrester Consulting on behalf of Neustar ([Why Consumers Won't Take Your Call](#), July 2019) found that the voice channel was the most important for meeting customer service goals, with 63 percent of study participants saying it is "critical"—almost double that of email. Outbound calling remains relevant

because it is used to initiate and continue high-priority customer interactions, which the pandemic has generated en masse. While navigating the turbulence of COVID-19, outbound dialers must contend with several legacy challenges (see figure from Forrester's study, below): calls are blocked or mislabeled as spam; callers do not know the best time to reach out; callers lack complete, up-to-date consumer data; and consumers mistrust unrecognized callers.

"Thinking about the technologies currently used in your contact center, which of the following challenges, limitations or missing capabilities, if any, do you experience?"
(Select all that apply)



Base: Various business and technology decision makers responsible for outbound call experiences
Source: A commissioned study conducted by Forrester Consulting on behalf of Neustar, May 2019

Calls Are Blocked or Mislabeled as Spam

Spam calls increased in the United States by [108 percent](#) year-over-year in 2019. To [combat](#) the years-long [rise](#) of unwanted call volume, many carriers have implemented free call-blocking services and developed applications to combat spam. Carriers may activate these initiatives by [default](#) on behalf of their customers.

However, legitimate callers' numbers—especially those spoofed by criminals—are being errantly identified as spam as more aggressive call-blocking tools have been introduced. Inaccurate call-blocking and spam-mislabeled happen when call number reputation and calling behavior are mistakenly flagged by call management systems. In many cases, outbound dialers are not even aware that their calls are being blocked or tagged as spam.

The consequences of these missed calls compound the pandemic's impact, for example: citizens seeking unemployment insurance could be forced to wait longer for financial support and slip into debt; customers renegotiating loans' payment terms may sustain a blow to their credit scores. Consumers often suffer when outbound dialers' calls don't get through.

Callers Do Not Know the Best Time to Reach Out

As subsequent [peaks and waves](#) of COVID-19 outbreak wash over the United States, consumers may [need](#) to remain at home for unexpected periods. This will not necessarily make it easier to contact them. Consumer records lack the days and times when individuals are most likely to use their phones, a tremendous gap in organizations' outbound dialing strategies. Some consumers are most likely to answer their phones on Saturday mornings. Others may be unreachable outside of weekday afternoons. An outbound call center that applies a one-size-fits-all dialing strategy will only contact the segment of consumers that happen to fit the parameter. With their agents working from home, moved from other functions to meet demand, or freshly hired, outbound call centers may incur unnecessary costs if scheduling practices do not adapt to consumers' unique phone behavior.

Incomplete or Out-of-Date Consumer Data

Every [year](#), approximately 75 million people change their phone carriers and 45 million change their phone numbers. On average, between [five and fifteen percent](#) of typical CRM records go out-of-date in a single month. A recession sparked by COVID-19 may cause consumer contact information to change faster, either from consumers [moving residences](#) or [changing phone information](#).

Multiple phone numbers and email addresses may appear in a consumer record. Some may be associated with an employer. One or more may no longer be used by the consumer at all or, in the case of phone numbers, may have been reassigned, presenting a risk to [TCPA compliance](#). One may be the consumer's preferred point of contact, while another is valid but mostly ignored. Without knowing which is which, agents or systems will waste outreach effort and increase regulatory risk.

Email addresses tend to be more [stable](#). However, consumers [collect](#) email addresses over time, so knowing the primary email address is important. An email sent to a primary address is [14 times](#) more likely to be read than one sent to a secondary address.

Because of the constant changes in consumer data, millions of dollars are [wasted](#) every year delivering the wrong message to the wrong consumer. Continuous changes in consumer identity make it [challenging](#) for traditional CRM and data management systems to keep up, creating gaps and inconsistencies throughout consumer records.

Forrester's [study](#) found that over 60 percent of respondents believe resolving "lack of contact data" was "critical" or "important" to addressing challenges in contacting consumers. 48 percent of respondents' firms experienced increased operational costs and 43 percent lost productivity due to these challenges. While perhaps a tolerable annoyance during a prosperous period, inaccurate consumer information wastes scarce staffing resources.

Consumer Mistrust of Calls from Unrecognized Numbers

64 percent of respondents to Forrester's [study](#) "say that customers are not picking up because they cannot identify who is calling (the "unknown caller" problem)." Respondents believe consumers do not answer calls from unrecognized numbers for fear of fraud (50 percent), call spoofing (48 percent), and robocalls (35 percent). COVID-19 has [stirred up all of these problems](#), giving consumers even more reason to distrust calls from unrecognized numbers.

While caller name services provide a high level of accuracy for consumer phone numbers and name information, the same cannot be said for business caller IDs. Businesses often have numerous outbound call numbers spread across multiple different carriers, along with a high rate of business number changes and rotations. In fact, an estimated [20 percent](#) of business contact information goes out-of-date annually. When phone numbers are not registered or regularly maintained, the business caller ID can appear in any number of incorrect and/or problematic ways:

- Blank
- A phone number with no caller name (e.g., "UNAVAILABLE")
- An incorrect caller name (e.g., showing as a different organization)
- An inconsistent caller name brand display (e.g., slight variations on the organization name)
- Labeled as "Number Unknown" or "SPAM Likely"

Consumers are less likely to trust and answer calls displaying these messages on caller ID. Americans answered just [half](#) of calls to their mobile phones in 2019, a trend with worrisome [consequences](#) for outbound call centers.

These challenges have degraded outbound dialers' operational efficiency and RPC rates for years. Complications introduced by COVID-19 may drive down industry-wide average contact rates further. During this [turbulent era](#), relying on traditional outreach strategies and technologies may inflict an outsized impact on outbound dialers' ability to adjust to this new reality. The "rules of engagement" have changed, so the "tools of engagement" must change.

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During this turbulent era, relying on traditional outreach strategies and technologies may inflict an outsized impact on outbound dialers' ability to adjust to this new reality.

HOW OUTBOUND CALL CENTERS CAN PROACTIVELY SUPPORT THEIR CUSTOMERS

To communicate important and timely messages to consumers, outbound call centers should focus on establishing their validity, so that callers can trust the calls enough to answer. Some organizations are turning to trusted call solutions for help. Forrester's [study](#) states, "While teams look internally to solve operational issues, many firms are turning to technology partners to help get more customers to pick up the phone. 28 percent of survey respondents say [technology] vendors are critical to solving these challenges, while another 39 percent say they are important." These new technologies work to mitigate the challenges described earlier.

Correct Mistaken Call-Blocking and Spam-Mislabeling

In Forrester's [study](#), over 70 percent of respondents said addressing spam-mislabeling and call-blocking was "critical" or "important" to resolving challenges in contacting consumers over the voice channel. To prevent inadvertent call-blocking and spam-mislabeling, companies should ensure that phone numbers used for outbound calling are included in an authoritative list of registered business numbers. Phone numbers used for inbound calling only — Do-Not-Originate (DNO) numbers — can be added to authoritative blocklists. Organizations that mitigate mistaken call-blocking and spam-mislabeling improve their RPC rates and operational efficiency,

which helps to offset reductions in staffing capacity and the absence of offshore resources. For critical outbound messages, especially when an unprecedented number of consumers may enter early delinquency, it will be essential for outbound dialers to avoid call-blocking and spam-mislabeling.

Reach Out at the Best Day and Time, and Using the Best Number

Efficient outbound call centers adjust dialing schedules according to the periods of the week when consumers are most active on their phones. Their operations must account for the widespread pandemic-driven disruption to consumers' daily routines, the presence of multiple phone numbers in each consumer record, and the probability that some consumers will change phone plans due to financial hardship. Insights into phone behavior support optimization of workforce scheduling, reduce resource costs, and increase RPC rates.

Keep Customer Intelligence Up-To-Date

Given the increased possibility that consumers will move residences or change phone plans due to economic hardship, proactive call centers have to implement strategies that ensure that consumer information on file is consolidated, complete, and dynamically updated. A better understanding of consumer data streamlines outbound dialing

processes and increases RPC rates while complying with TCPA regulations. The goal is to create a single source of truth for each consumer record, automatically updated when consumer identifiers change. Because those changes never stop, automated CRM updates likewise become a continuous part of business process. Organizations that assess the quality of consumer information currently on file and have changes in consumer data automatically pushed to their databases are better positioned to anticipate challenges and implement a successful omnichannel communication strategy.

Restore Trust in Calls

Almost [90 percent](#) of consumers say they are more likely to answer a call if they can be certain of who is calling. Due to advances in mobile caller ID, dialers now represent themselves more faithfully by displaying company branded information as part of the caller ID, including the company's full name, business location, and logo. Increasing consumer trust in calls drives up answer rates, making call center agents more effective and customers more satisfied.

When organizations address errant call blocking and spam-mislabeling, layer phone behavior intelligence into their dialing strategies, have changes in consumer data proactively pushed to their CRM, and invest in branded caller display, they're better able to contact their customers with information or offers that consumers want to receive or would benefit from. Everyone wins: customer satisfaction increases, operational efficiency and productivity improves, and businesses avoid serious penalties for noncompliance with regulations. These outcomes are even more important now, when the pandemic has amplified consumers' anxiety and need for support.

90%

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Increasing consumer trust in calls drives up answer rates, making call center agents more effective and customers more satisfied.

EFFECTIVELY CONTACTING CONSUMERS DURING COVID-19

With so much disruption to consumers' lives and businesses' operations, it is critical that outbound organizations establish trusted connections for important conversations.

[Neustar TRUSTID Contact Center Solutions](#) enable these trusted connections.

Neustar [Phone Behavior Intelligence](#) helps outbound dialers reach consumers at the best time-of-day and day-of-week for each individual consumer. By leveraging its unique relationship with telecom providers, powering over 90 percent of caller ID in the U.S., Neustar provides predictive phone behavior insights not found anywhere else. When a consumer's record lists several phone numbers, Neustar [scores](#) the quality of each number according to the likelihood of it being answered. This reduces wasted calls for outbound dialing organizations by an average of [16 percent](#) and positions them favorably for the CFPB's expected rule limiting contact attempts to seven per week.

Neustar [Customer Identity Management](#) proactively pushes changes to consumer data directly to the client's CRM database. A unique, persistent consumer key enables the automatic aggregation of each consumer's identifying information. Subsequent changes in consumer identifiers are sent to the CRM as they occur, allowing the records to [update as consumer data changes](#). By proactively cleansing, repairing, and filling in the gaps across

consumer records, Neustar Customer Identity Management ensures the most accurate and complete view of each contact, which may prove essential if consumers start changing addresses or phone plans due to economic hardship.

Neustar [Caller Name Optimization](#) mitigates mistaken call-blocking and spam-mislabeling, and restores trust in calls from unrecognized numbers. With direct relationships to over 850 voice service providers and caller ID apps, Neustar ensures accurate and consistent caller displays over landline and mobile phones, and registers outbound calls so that they are not errantly blocked or spam-misabeled. Organizations that use Neustar Caller Name Optimization report improving their RPC rates by as much as [19 percent](#).

Reaching consumers efficiently and effectively while reducing regulatory and brand reputation risks is a powerful advantage under normal circumstances. During the COVID-19 pandemic and related economic disruption, effective and efficient outreach is essential. Outbound dialing organizations have an opportunity to bring a measure of normalcy to consumers' lives by communicating timely and important messages. Call the right number at the right time with the right branded display, and the chances of consumers picking up the first time increases an average of 33 percent.

33%

Improvement in chance of consumers picking up the first time when they're called at the right number at the right time with the right branded display.

WHY NEUSTAR?

Neustar provides the data and technology that enables trusted connections between companies and people at the moments that matter most. With 11 billion daily updates to customer data, continuously corroborated from over 200 authoritative sources, Neustar provides the most accurate, up-to-date, and complete identity information possible. Neustar powers over 90 percent of U.S. caller ID for over 800 carriers, and delivers the predictive phone behavior intelligence outbound dialers need to call the right person, at the right number, at the right time. From this unique position in the phone network, Neustar helps mitigate improper call-blocking and spam-mislabeling, and also ensures correct caller display, so that customers can trust calls.

Neustar serves more than 8,000 clients worldwide, including 60 of the Fortune 100.

LEARN MORE

For more information, call **1-855-898-0036 x4**, email **risk@team.neustar**, or visit **www.outbound.neustar**.

ABOUT NEUSTAR

Neustar is an information services and technology company and a leader in identity resolution providing the data and technology that enables trusted connections between companies and people at the moments that matter most. Neustar offers industry-leading solutions in marketing, risk, communications, security, and registry that responsibly connect data on people, devices, and locations, continuously corroborated through billions of transactions. Neustar serves more than 8,000 clients worldwide, including 60 of the Fortune 100. Learn how your company can benefit from the power of trusted connections at www.home.neustar.