



Compliance-Focused CCaaS **Summary**

Centering regulatory compliance and
risk mitigation while driving agent
productivity and utilization



LIVEVOX



A Crowded Marketplace

Today, there is no shortage of UCaaS / CCaaS vendor options — the market has exploded as more organizations move their technology to the cloud. There are several providers whose core PBX / UCaaS offerings fit most basic needs. But your PBX / UCaaS vendor should not limit your CCaaS decision-making process or tie you to a vendor that will not meet your customer engagement needs.

As you evaluate CCaaS options, we encourage you to **consider the hidden costs** of a CCaaS deployment that doesn't center regulatory compliance. Legacy dialers from vendors who aren't equipped in the contact center compliance domain may well slow your agents down, limit right-party connects, slow digital adoption, and expose you to significant penalties and reputational harm.

LiveVox brings the tools and expertise to manage outbound campaigns at scale while mitigating compliance risk.

The base price of a CCaaS partnership you are quoted might not include critical compliance controls or the resources required to manage them. The level of end-user configurability and flexibility of a CCaaS vendor should not be overlooked. No matter who your current or proposed UCaaS partner is, LiveVox's CCaaS offering can integrate with any UCaaS solution on the market to provide compliance-focused, configurable contact center tools.

Demands of an Evolving Landscape

All financial services and lending organizations know that change is constant in the collections space. This is especially true as the Consumer Financial Protection Bureau (CFPB) continues to ramp up its enforcement efforts and wield considerable power — for example, [in April 2022](#), the CFPB announced plans to use its supervisory authority to conduct examinations against fintech firms and other non-banks.

This comes in the wake of state-level mini-TCPA regulations (e.g., Texas, Florida) and ever-changing legal precedents. The continuous evolution of this space demands a partner with powerful, yet flexible, tools to make necessary adjustments based on changes in business conditions.

The market's UCaaS players offer only basic outbound dialing functionality, without any particular focus scalability, compliance in general, or the TCPA and CFPB's Reg. F in particular:

- Capabilities described as TCPA-compliant tend to be manual-only outbound dial solutions — a surefire way to limit risk, but one that is slow and cumbersome for agents which significantly reduces productivity.
- Thought leadership (e.g., blog posts, webinars, whitepapers, etc.) surrounding outbound compliance is limited, exposing a lack of emphasis on this space
- Dialer capabilities are often bundled with other CCaaS functionality, necessitating a major investment to obtain even basic dialing capabilities
- Outbound dialing scale is largely ignored, with respect to call volumes, line capacity, dial ratios, and campaign management — critical factors for major organizations who may be loading hundreds of thousands to millions of records per month



A Compliance-Centered Approach

LiveVox has grown and matured for decades in financial services and collections. Competitors may try to spin this into a weakness, but it is not: **Our deep experience and customer base in this space is an asset to your team.** Our CCaaS offering works at scale supporting our own PBX / UCaaS solution or other market solutions. You need not settle for a basic CCaaS solution based on your underlying telephony.

If managing TCPA and CFPB Reg. F compliance at scale without sacrificing agent performance is a factor in achieving your business goals, compare the UCaaS vendors' approaches described above to LiveVox:

- LiveVox's TCPA-focused solution, Human Call Initiator (HCI®), enables contact centers to **increase agent productivity by 232% over traditional manual dialing** while leveraging the assurance of a technology with a successful and formidable TCPA court record.
- LiveVox's Human Text Initiator (HTI®) leverages the same performance and TCPA risk mitigation principles as our battle-tested HCI®, opening up new opportunities to reach consumers via SMS and MMS.
- LiveVox's Automated Dialing System has multiple wins in TCPA cases following the [Supreme Court's Facebook decision](#), offering you the performance of a rapid dialing solution backed by a favorable court record.
- LiveVox's Attempt Supervisor tool provides multichannel compliance controls that cannot be overridden, minimizing the potential for user error or intentional flouting of pre-configured rules.
- LiveVox offers functionally unlimited scale, with several clients who store upwards of 10 to 20 million contacts on the platform and can routinely dial on millions of records per day. LiveVox has no capacity / line restrictions.
- LiveVox also provides outbound campaigns and compliance controls across IVR, AI Virtual Agent, SMS, and email use cases, with reporting and associated contact controls.
- LiveVox's AI Virtual Agents mimic human agent interactions to drive savings by resolving routine inquiries quickly, with no need for human intervention, regardless of your current telephony / UCaaS platform.

LiveVox's Native Compliance Controls

Built-in DNC controls include:

- Real-Time DNC
- State Dialing Settings
- Time Zone Settings
- Maximum Dial Attempt Settings (Account & Phone)
- Do Not Call (DNC)
- ZIP-Area Mismatch
- Cell Phone Scrubs
- PCI-DSS Third-Party Payment Lines

Attempt Supervisor enables automatic, centralized, multichannel dialing controls across the entire agency network that cannot be overridden, including:

- Enterprise
- State
- Place of Employment
- Day
- Hour
- Minute
- Multi-Day
- Multi-Week
- Digital Outreach

Consent Management lets you easily capture and track the granting or revocation of consent across all channels.

Agent Scripter provides scripts with advanced risk mitigation and reporting capabilities linked to all content.

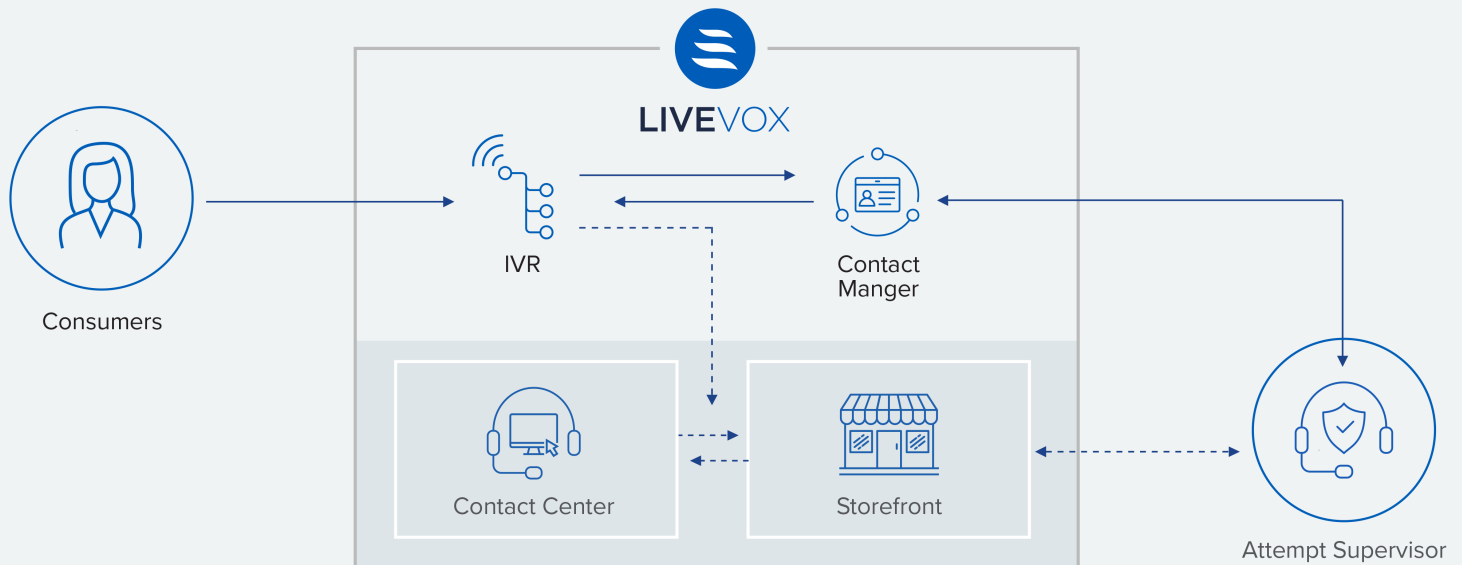
Call Recording capabilities are robust, including:

- Inbound / Blended Call Recording
- Outbound Call Recording
- IVR / Self-Service Call Recording
- Dynamic Call Recording Retrieval
- Speech Analytics



All-in-One Compliance

Organizations with retail storefront locations are increasingly looking for an "all-in-one" solution that seamlessly connects storefronts and the back office with the contact center. LiveVox empowers compliance across all channels, whether voice communications originate from the contact center or retail storefront locations. LiveVox allows our clients to close the loop with consumers while addressing compliance needs based on state and federal rules and regulations.



Key Questions

We understand this is an important initiative and we want to help your team make an educated decision. Before you commit to letting your UCaaS vendor manage and deploy the CCaaS / dialer / compliance portions of their solution, **we encourage you to ask the following questions:**

- What dialing and compliance controls are included out of the box with your preferred CCaaS solution?
- Have any of your proposed TCPA solutions been the beneficiaries of any favorable court decisions?
- How will the proposed solution track contact attempts for employees in brick-and-mortar locations? Can in-store agents make calls in a click-to-dial model?
- What is the user experience for managing customer consent, DNC, and CRM data? Is this all managed in the same window / user experience?
- How does the proposed solution offer robust call monitoring and speech analytics so you can scale your compliance-related QM?
- How does the proposed solution enable you to guide agents with targeted workflows and dynamic scripts that ensure adherence?

About LiveVox

LiveVox (Nasdaq: LVOX) is a next generation contact center platform that powers more than 14 billion omnichannel interactions a year. By seamlessly unifying blended omnichannel communications, CRM, AI, and WEM capabilities, the Company's technology delivers exceptional agent and customer experiences, while helping to mitigate compliance risk. With 20 years of cloud experience and expertise, LiveVox's CCaaS 2.0 platform is at the forefront of cloud contact center innovation. The Company has more than 650 global employees and is headquartered in San Francisco, with offices in Atlanta; Columbus; Denver; New York City; St. Louis; Medellin, Colombia; and Bangalore, India.

To learn more, visit www.livevox.com or call one of our specialists at (844) 207-6663.