



CASE STUDY

TURNING LEGAL-STAGE ACCOUNTS INTO RECOVERED REVENUE

How iContact BPO built a court-ready collections team for a US debt recovery specialist

At a Glance

- Total collections up roughly 215%, from \$177,307 to \$558,231
- Earnings collections up roughly 192%, from \$72,649 to \$212,142
- Team scaled from 5 agents and 1 team leader to 12 billable agents, 2 back-office agents and a team leader
- Floor capacity doubled, from 5 desks to 10, with a client-supported back-office service added
- A dedicated Head of Collections recruited to lead the operation

The Challenge

The client is a US-based collections specialist working the legal stage of the recovery lifecycle. These are accounts that have already moved past ordinary collections and now need legal intervention to recover. The work is closer to a paralegal collections function than a standard call centre queue. Agents make first contact with the debtor, run tracing where the customer cannot be located, validate the information on file, and prepare the summons documentation and suit packages that move a matter toward court.

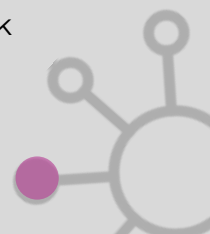
The portfolio shapes the difficulty. Around 90% of it is healthcare-related debt, with the balance made up of financed vehicle accounts, medical assistance services and roadside assistance products. The client serves corporate entities as well as individual consumers, which means the team has to engage debtors while staying firmly on the right side of regulatory compliance, and produce legal documentation precise enough to hold up once it reaches an attorney or a court.

What the client needed was not simply more dials. It needed a partner who could lift both the volume and the quality of the legal actions generated, keep matters thoroughly court-ready, and in doing so increase the amount actually recovered.

iContact BPO was brought in to run a dedicated legal collections team covering debtor engagement, tracing, suit preparation and the compilation of comprehensive legal case files. The brief was to improve the throughput and accuracy of legal actions, ensure each matter was ready to stand up to scrutiny, and support the client's ability to pursue judgments and other recovery mechanisms.

The workflow is exacting. It starts with customer contact and tracing to open a line of communication and confirm the debtor's details. Where no payment arrangement can be reached, agents compile the legal documentation, prepare the summons and suit package, and make sure every piece of supporting evidence and account information is captured accurately.

Those files are then handed to the client to pursue recovery through garnishments, bank levies, applications for judgment, and court proceedings. Performance is measured on earnings collected, specifically the interest revenue generated from recovered amounts.



How We Built It

iContact BPO recruited for the profile the work demanded: real collections experience, a working understanding of the legal-stage process, sharp attention to detail, and reliable attendance. A dedicated Head of Collections was brought in to lead the operation rather than running it through general management.

The team was equipped to find people who do not want to be found. iContact gave agents access to tracing and skip-tracing resources, including professional and social platforms, US phone directories and family-history databases, to support debtor location. The team was also given a dedicated seating area to cut system disruption and keep the operation running cleanly.

Visibility was built in from the start. iContact developed a performance dashboard giving real-time sight of daily results and productivity, and used it as the central reporting tool for tracking trends and making decisions on the numbers rather than on instinct. That was backed by consistent coaching and feedback, and a competitive incentive and commission structure that rewarded recovery, not effort.

The piece that made the files usable was the cross-border relationship. iContact built strong working ties with the client's domestic collection agents to learn the system processes, the legal requirements, the documentation standards and the submission deadlines. That collaboration is what allowed an offshore team to produce case files that met US legal expectations.

The Results

- Total collections rose from \$177,307 to \$558,231, an increase of 215%.
- Earnings collections, the interest revenue the account is actually measured on, rose from \$72,649 to \$212,142, an increase of 192%.
- The team more than tripled total collections and came close to tripling the revenue the client recovers.

This growth came alongside a build, not in place of one. The account launched with 5 collection agents and 1 team leader. It now runs 12 billable collection agents, 2 back-office agents and a team leader, with desk capacity doubled from 5 to 10 and a client-supported back-office service added. The gains were achieved in a relatively short period, driven by deliberate hiring, close performance management, stronger operational support, and the working relationship with the client's domestic teams.

iContact BPO's certified management systems - including ISO 9001 for quality management, ISO/IEC 27001 for information security, SOC 2 Type II for operational controls, PCI DSS for secure payment processing, and HIPAA-aligned controls for protecting healthcare information - provide the governance and assurance needed to handle sensitive debtor information securely, consistently, and in accordance with industry best practices.

Why it Matters for Debt Recovery

Legal-stage collections is one of the harder corners of the recovery industry to run offshore. The work is documentation-heavy, the files have to survive a court's scrutiny, and the compliance weight is real, particularly on a book that is mostly healthcare debt. Getting an offshore team to produce case files a US court will accept, and to do it at a rising volume without the quality slipping, takes far more than a dialling operation.

iContact BPO more than tripled total collections and nearly tripled recovered revenue while building the team and the discipline behind it, in a short window.

For a debt recovery or legal collections business weighing up an offshore partner, it's not simply about a lower cost base, but a compliant, court-ready operation that scales with the book and lifts the money actually recovered.