



Hall's Culligan Water "Flips a Switch" to Streamline Collections, Boost Revenue



The Challenge

Declined Cards, Lost Revenue and Manual Labor

It's a challenge faced by every organization that takes payments: Minimizing the declined payments from customers. Hall's Culligan took that challenge head on, finding that outdated card or customer information caused many customers to go months without paying their bill.

"Our policy is that once a customer hits 60 days delinquent, we stop servicing them. So that's two months of declined cards, which means revenue is affected," said Kathy Coker, Hall's Culligan's shared services manager. She added that the company didn't closely track how many declined transactions it experienced monthly.

Not only did this regularly take a chunk out of Hall's Culligan's revenue, but those declined cards also created hours of time-consuming manual work to update expirations or other card details. Coker estimated this averaged out to between 15 and 20 minutes per customer decline.

"In a perfect world, you get ahold of the customer on the phone right away, and it takes five minutes," she said. "Then other times you're playing phone tag, or we may not have a good phone number. We can try to send a letter to have them call us," but even that doesn't always elicit a response, she added.

The company sought a consistent process for recovering these declined payments. That's when it activated a CSG Forte solution that saved untold hours for staff and customers.

In first month using Account Updater



\$250K+
RECOVERED
IN PAYMENTS



4K+
CARDHOLDER UPDATES
MADE AUTOMATICALLY

The Solution

Automatic Updates That Save Time, Find Money

Account Updater, an add-on solution to CSG Forte's payments platform, automatically updates the payment information that is securely stored with CSG Forte. This ensures transactions are processed without interruption from expired, changed or reissued credit or debit card details. Account Updater reduces the administrative burden of manually updating payment information while improving the collection of receivables. Last, but not least, it saves customers the time spent on the phone or online to update their information, and it saves them from the risk of having their services suspended from nonpayment.

Since Hall's Culligan was an existing CSG Forte customer, adding Account Updater to its ongoing service was simple—no down time, training or integration was needed. Now, Hall's Culligan customers' card details are automatically updated by card issuers that participate in the service. Once Account Updater went live, Coker said, the company was surprised to discover just how many transactions it was missing out on.

In one month of using Account Updater, Hall's Culligan processed \$258,000 more in payments—a 3% increase in successful collections. "This was huge for us," Coker said.

The Results

Flooded With Payments

In addition to the boost in revenue from existing customers, Hall's Culligan saw these improvements in its first month of using Account Updater for all its locations:

- Completed over 4,000 cardholder updates without manual intervention.
- Collected more than \$193,000 from cards that simply needed the expiration date updated.

Account Updater through CSG Forte has streamlined Hall's Culligan's collections process so effectively that "I don't even think I could put a quantity on the manpower that this is saving," Coker said. Staff get their time back—and so do customers.



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— Kathy Coker,
shared services manager,
Hall's Culligan

See How Much Revenue Your Company Is Missing

Ready to learn more about how Account Updater can help your business find uncollected revenue from your existing customer base?

Call an expert at [CSG Forte](https://www.csghforte.com) today—we'll help your company maximize its revenue potential while saving your staff countless hours.