

Used-Car Retail Giant Drives Collections Compliance Success

Industry

Automotive

Employees

10,000+

Solution

Gryphon Collections

Use Case

Consumer Debt Collections

Channels

Telephone (Genesys Cloud)

Business Process

600 first-party agents

Daily outbound call campaigns to delinquent auto loan recipients

**Background**

One of the largest used-car retailers in the U.S. was experiencing significant challenges in managing contact compliance for their consumer debt collection's operations. Despite the retailer's vast resources, competing priorities and time constraints led them to seek an alternate solution for mitigating collections compliance risk.

**Challenge**

Initially, the used-car retailer invested considerable time and resources into developing an in-house compliance process. However, the complexity of managing compliance for federal regulations, state and local rules, and maintaining manual oversight posed significant hurdles. The process was labor-intensive, requiring substantial manual effort and expansive bandwidth.

At the same time, the company was transitioning from the Genesys On Prem platform to Genesys Cloud, a major project requiring significant time, planning, and resources. The simultaneous need to develop an in-house compliance system added to the strain, particularly with the complexities of the Telephone Consumer Protection Act (TCPA), Fair Debt Collection Practices Act (FDCPA), Consumer Financial Protection Bureau (CFPB), state-level collections compliance regulations, and business-specific standards.

**Solution**

The company selected Gryphon Collections to drive real-time contact compliance screening and blocking for federal regulations including the TCPA, FDCPA, CFPB, as well as state and local rules. Gryphon Collections also provided automated auditing with fully customizable reports, addressing the company's specific need for ongoing compliance tracking.

In addition, the organization requested functionalities during the implementation phase, which later became standard features in the Gryphon Collections solution including enhanced state-level frequency, automated pauses between calls, call curfew support when area codes and ZIP codes are in different states, and more restrictive calling windows for certain states, as well as location call blocks to areas impacted by a disaster declaration or other business need.

Finally, Gryphon offered seamless integration with Genesys via RESTful API calls, ensuring immediate, embedded compatibility with their system of record and operational efficiency.

Gryphon's flexible and adaptable solution accommodated the organization's specific needs and provided a seamless user experience for their team for both automated and manual outreach, including the use of pre-recorded messages.



Results

The auto retail giant expressed high satisfaction with Gryphon, citing an excellent implementation process and collaborative experience, with their Senior Contact Center Software Engineer saying, **"We wish all vendors were more like Gryphon."**

Their successful experience also led them to explore additional opportunities to enable marketing compliance for the sales operations side of their business, demonstrating the strong partnership and trust established with the Gryphon team.



Why Gryphon?

Real-time Enterprise Solution

Gryphon's ability to provide real-time, enterprise-scale compliance was crucial for the company. The granular frequency controls, curfew management, and adaptability and scalability of the platform were paramount to the success of their operations.

Build vs. Buy

Gryphon demonstrated clear ROI by providing an advanced, ready-to-use solution that eliminated the need for the company to build and maintain an internal system. Automated auditing capabilities further simplified compliance management by providing verifiable evidence of adherence to the vast regulations governing consumer debt collections practices.

Advanced Partnership

Gryphon's consultative approach and attention to detail were highly valued. Collaborative weekly status calls, during which the Gryphon engineering and professional services teams provided insights and advice ensured the company's collections operations would be compliant and optimized.

Seamless Integration

The integration with Genesys was critical, as it allowed the organization to leverage its existing systems, ensuring minimal impact on the agent experience. The integration also simplified future opportunities with the company's sales operations team.

The retailer's adoption of Gryphon Collections demonstrates the benefits of leveraging industry-leading, real-time contact compliance technology. The partnership has not only resolved their immediate challenges but also paved the way for future collaboration and growth in their contact compliance efforts.

This customer is available as a reference upon request

Gryphon is the gold standard for Intelligent Contact Compliance. The Gryphon platform safeguards businesses from costly regulatory risks and unnecessary constraints on audience reach by delivering real-time insights and automated protection across every interaction.

Contact **(866) 665-2670** or **sales@gryphon.ai** to learn how Gryphon ONE can benefit your organization.