

Collection Connection

Industry News, Insights and Updates for NACM-IUG Credit & Collection Professionals June 2016



AN ASSOCIATION FOR CREDIT PROFESSIONALS
IN THE UTILITY INDUSTRIES



Letter from the Chairperson

By Debbie Smithee– SMUD

As the 2016 Chairperson of the International Utilities Group (IUG), National Association of Credit Management (NACM), I would like welcome you and thank you for joining us at the 120th Annual Credit Congress and Exposition in Las Vegas, NV. The officers and directors Of IUG have worked hard since our Planning Session to organize and plan our conference.

On Monday, June 13th we will kick off Industry Day with our annual IUG luncheon. As our only fundraiser, the proceeds go directly to our group which allows us to bring this conference to you. Thank you to everyone who takes this opportunity to support the IUG while having lunch and networking with other members. In addition to Industry Day presentations and discussions, the Credit Congress offers an opening day keynote speaker, vendor expo and book store.

In listening to our members who wanted the opportunity for other networking opportunities, plan on joining us for our vendor sponsored trip to Hoover Dam, Though these events are always rewarding, our membership requested time to take part in other activities sponsored by various vendors and NACM and maybe to fit in a bit of sightseeing as well!

We look forward to networking and sharing best practices with fellow utility members in a utility-focused environment. See what is new in the utility industry and as well as discuss changes and challenges in the credit world. Whether directed by a Commission or a Municipality, there is always great information to be gained from the conference.

Thank you for joining us !!

Table of Contents

Letter from the Chairperson.....	1
Dick Schauger Award of Excellence.....	4
Conflict: A Potential Blessing in Disguise.....	7
Lost Electric Meters.....	10
Working Smarter through Analytics	12
Change Management: A Key to a Successful Future.....	14
Opportunity's Knocking.....	18
District Directors.....	22

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Dick Schauger Award of Excellence

This years Winner is.....

Larry Blain from PacifiCorp

The Dick Schauger Award of Excellence is a one-time recognition award to an active or retired member of the NACM/IUG. Qualities reflected in a nominee must include:

- Outstanding Service - Level of participation in education meetings, conferences, planning sessions, etc.
- Outstanding Dedication – Teaching, mentoring, leadership and committee activity, etc.
- Outstanding Loyalty – Years of service and support of the goals and mission of NACM and IUG.

This year's winner of the award is Larry Blain from PacifiCorp. Larry has been a member of the International Utilities Group for more than 15 years. He has served in many capacities and was an officer for numerous years. Regardless of his official role within the organization, Larry was always willing to provide support and assistance. During the annual conference he would take on various role's to assist in making the



conference a success. He has spearheaded many hot topics sessions and was always prepared with subjects to spark the discussions. During his reign as chairperson, he spent an immense amount of time planning the next conference and securing vendors to help support the event. He has been a leader and key contributor throughout his tenure. We thank Larry for his years of

dedication, commitment and loyalty to the IUG where he truly made a difference.

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ETAN has combined CPA's state-of-the-art collections model with ETAN's powerful transaction management engine to create the IntelliTrack collections process. By managing accounts effectively, our agents are able to instantly retrieve detailed information and seamlessly make adjustments.

Contact Center Services

We speak our clients' language. Every time our agents make or take a call, the client's reputation is on the line. Customized scripts ensure that the utility's communication conventions are followed and that call quality and customer service goals are always met or surpassed.

Pre-Paid Meter Recovery

ETAN is on top of industry developments and has designed an equipment program to recover costly pre-pay user display terminals from customers who are disconnecting or changing service.

Damage Billables

Poles get hit, underground assets get damaged, overhead lines are broken. ETAN has strategies to collect on unpaid balances from property or equipment damages.

Why ETAN Industries?

Throughout our years in the business, we have pushed ourselves to develop state-of-the-art technology and improved processes with one goal in mind: to make it easy for consumers to satisfy outstanding debt.

CPA excels at creating a culture of convenience in all aspects of customer service. Billing communications are optimized for clarity and simplicity, and designed to answer questions before they are asked. Live-agent and automated message scripts are customized to ensure the client's communications conventions are followed, and tone adjusted for maximum efficacy.



- MORE Utility-focused solutions
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Conflict: A Potential Blessing in Disguise

By Wes Friesen, CBA, Portland General Electric

"..We can work it out. Life is very short, and there's no time for fussing and fighting my friends."

John Lennon & Paul McCartney

Conflict is an inevitable part of human relationships and exists in every organization and team. The good news is conflict handled well can be healthy and lead to greater successes. Bad news is that conflict handled poorly can result in employee dissatisfaction, lower productivity, poor customer service, increased employee absenteeism and turnover, increased stress and in worst case litigation based on claims of harassment or hostile work environment.

Let's start with a discussion of when conflict can be healthy. Healthy conflict occurs when there is a work environment where people can voice disagreements and have candid conversations about the important issues at hand. A healthy exchange of ideas and different viewpoints can result in sharper analysis, more creativity and well-crafted initiatives moving forward. Steve Goodier speaks to the value of different perspectives when he said "We don't get harmony when everybody sings the same note. Only notes that are different can harmonize. The same is true with people." The key is to disagree without being disagreeable, and once decisions are made to have everybody support them.

Since there is potential for conflict to bring benefits when handled well let's look at some keys to resolving conflict.

Keys to Resolving Conflict Well

Here are some guidelines to resolving conflicts and gaining some benefits when they arise:

View Conflict as an Opportunity. Leadership guru Warren Bennis cuts to the chase by saying "Leaders do not avoid, repress, or deny conflict, but rather see it as an opportunity." Healthy conflict resolution can improve the quality of our processes, initiatives and relationships - and make our teams stronger.

Pick Your Battles. Some conflicts are minor and will resolve themselves without our intervention. Sometimes the best action we can take is no action.

Hit Conflict Head On. If a conflict is important enough to be addressed, don't avoid it but take it on and drive to a peaceful resolution. Unresolved conflicts can escalate and become harder to resolve as time drags on - so we are wise to resolve sooner versus later.

Stay Calm. Conflicts escalate when we get angry. And we tend to stop listening to understand as we get angry. To remain calm it's helpful to look at the big picture and realize that most disputes eventually get resolved and very few have long-lasting consequences.

Listen to Understand. One of Stephen Covey's 7 Rules of Highly Effective people is to "Seek first to understand, then to be understood". Dean Rusk counseled "One of the best ways to persuade others is with your ears - by listening to them ."By active listening we dignify people and give them a chance to fully share their perspectives. We also build the foundation that can lead to acceptable resolutions.

Ask Good Questions and Gather Information. Few conflict situations are clear cut so we need to ask good questions and gather information before jumping to conclusions. Good questions focusing on asking what happened and soliciting relevant information. Open-ended questions such as "Can you tell me what happened?" can draw out useful information in a non-judgmental manner.

Attack the Problem, not the Person. Personal attacks backfire as Abigail Van Buren emphasized when she said "people who fight fire with fire usually end up with ashes." Remember the goal is to resolve the conflict and underlying problems, not to punish the people who are involved in the conflict

Identify Points of Agreement and Disagreement. Henry Ford observed "If there is any secret of success, it lies in the ability to get the other person's point of view and see things from that person's angle as well as your own".

Look for the Win-Win. Edwards Deming encouraged us to "Adopt a new philosophy of cooperation (win-win) in which everybody wins." Greg Anderson explains "The Law of Win/Win says "Let's not do it your way or my way; let's do it the best way"."

Be Creative. ry brainstorming and thinking outside the box to find creative resolutions. Being creative with resolutions takes longer, but can yield a true win-win solution.

Focus on the Future, not the Past. The secret to conflict resolution is to treat it like problem solving and focus on what can be done to resolve the immediate problem at hand. Once that is done, look at the past to analyze what went wrong and then identify improvements so that future results meet expectations.

Celebrate Agreement. Reaching mutual agreement on what we will do to resolve the conflict is often stressful and hard work! Reaching agreement is also valuable and worth taking the time to celebrate - which may as simple as a hand shake, fist bump or high five.

Develop a Resolution Plan. Once we have mutually agreed upon the resolution to the conflict we need to document a resolution *plan* so there are clear actions steps and assignment of responsibilities. Having a plan will increase the probability of the resolution being implemented as agreed upon.

Execute the Plan and Follow-Through. Plans by themselves have little or no value unless they are executed. This is an extremely important step that we sometimes fall short. We need to diligently "*plan the work then work the plan*" as my former boss and mentor Bruce Carpenter emphasized.

Reflect and Derive Lessons Learned. After the resolution plan is executed and the dust settles there is great value in taking time to reflect and identify lessons learned. Much of the value that comes from conflicts is the after-the-fact reflection and identification of lessons learned that can help us be better managers and improve the success of our teams in the future.

Most of us don't like when conflict happens, but when it does let's look for the hidden blessings and use as an opportunity to make ourselves and our teams stronger for the future!

Wes Friesen MBA, CCE, CBF, CBA, CMA, CFM, CTP, CMDSM, MDC, EMCM, MCOM, ICP, CCM, CM, APP, PHR manages the Billing, Credit & Payment functions for Portland General Electric. His new book has just been published, *Your Team Can Soar! Powerful Lessons to Help You Lead and Develop High Performing Teams*. *Your Team Can Soar!* has 42 valuable lessons that will inspire you, and give you practical pointers to help you—and your team—soar to new heights of performance. The book is jam packed with proven ideas from a wide variety of experts that will help you better understand and apply the keys to greater personal and team success.

Your Team Can Soar! can be ordered from Xulonpress.com/bookstore or wesfriesen.com (under Book page) or an online retailer. Wes can be contacted at wesmfriesen@gmail.com

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New Accounts

New applicants can (and should) be run through a good matching process to see if they have had prior accounts. If the account was paid then you can maybe breathe a bit easier as they come back. If not, now's your chance to collect the balance and, if allowed, a deposit.



Active Accounts

Monitoring active accounts is a month to month, if not day to day challenge. While only 20% of the portfolio may be delinquent at any one point in time, only half of them usually represent significant risks to the organization. The challenge: to know which 10% is just a little behind and will pay and which will do its best to increase your charge-offs.



Final and Charged-off Accounts

Final accounts represent another type of challenge. Without the ability to disconnect service, most utilities are outside their core competency when it comes to tracing and collecting final and charged-off accounts. However, knowing which accounts will pay from those that probably won't provides the credit manager with critical information about how much good money to expend chasing the bad.

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and measureable ways.**

Lost Electric Meters

By Larry Blain, PacifiCorp

Your first thought is “what does that mean”!! Here at PacifiCorp we realized we had a problem when we installed Automated Meter Reading (AMR) meters back in 2007. A lost meter is an Automated Meter Reading (AMR) meter that has been installed in the field, is energized in a meter base and transmitting readings, but is not setup in the Customer Service System (CSS) to be read monthly. As our employees read their routes each month they started picking up reads/meters from the mobile devices that were not set up in our customer service system. That means we are losing revenue because we have failed to install the meter into our customer service system and the customers have neglect to inform us that they are not getting a bill. But it is more complicated than that, there are numerous reasons why we have lost meters.

Lost Meter Scenarios:

Employee sets a new meter in the field and fails to submit paperwork to a clerk.

Employee receives the paperwork and fails to input the work requests.

Employee sets a meter outside of the Metering Work Force Management system (MWM) and loses the paperwork. (meterman)

Meter is stolen from a customer and set at another site to avoid billings.

Meter is given to someone to use as a sub meter and not excluded from the lost meter report.

Meter is given to or sold to another company and not excluded from the lost meter report.

AMR meter is used on a training board and energized.

Employee removes a meter from CSS in error.

Order to remove a meter at an address is returned with a note “meter already removed” but the address may have been inaccurate and the meter just couldn’t be found to remove.

Risks Associated with Lost Meters

There will always be risks associated with resolving Lost Meters. However, the way in which we respond to Lost Meters will determine the severity of those risks.

Lost revenue

The longer it takes to resolve a Lost Meter, the less likely we are to collect from the customer/responsible party

Customer Dissatisfaction

Delayed response to Lost Meters may result in larger billing adjustments or longer payment arrangements for customers.

Commission Complaints

Customers unhappy with the adjustments may file complaints with the Commissions.



Commission Investigation

Increases in complaints related to Lost Meters could result in the Commissions opening an investigation into the Company's practices, which could expand beyond Lost Meters.

Based on results of investigation, violations or "At-Faults" could be recorded or assessed against the Company.

Potential for monetary penalty

Current Process for Resolving Lost Meters:

Managers or employees have two different ways to locate a lost meter. They either use a handheld Itron reader or an Itron mobile collection unit. With both processes it takes employees going to the field to locate the meters. The key to resolving and eliminating lost meters is making sure all work processes are followed when setting and inputting new meters.



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Working Smarter through Analytics

By Jim Northrup, Ameren Illinois

Recently, Ameren Illinois began reviewing some of our business process designs. Our objective is to work smarter, through analytics, to reduce inefficient field service truck rolls, reduce time spent in our billing department reviewing accounts, and increase our positive hit rate on billing errors.

We took a look at some of our business processes, to see where we could find opportunities for improvements. The business process design had to have actionable items that we could reliably enhance through redesign, incorporating new analytics tools. Also, the business process redesign must be measurable. We didn't want to change something just because we thought it needed change. The redesign had to have a measurable action item with before and after results. This provided the team with an achievable objective.

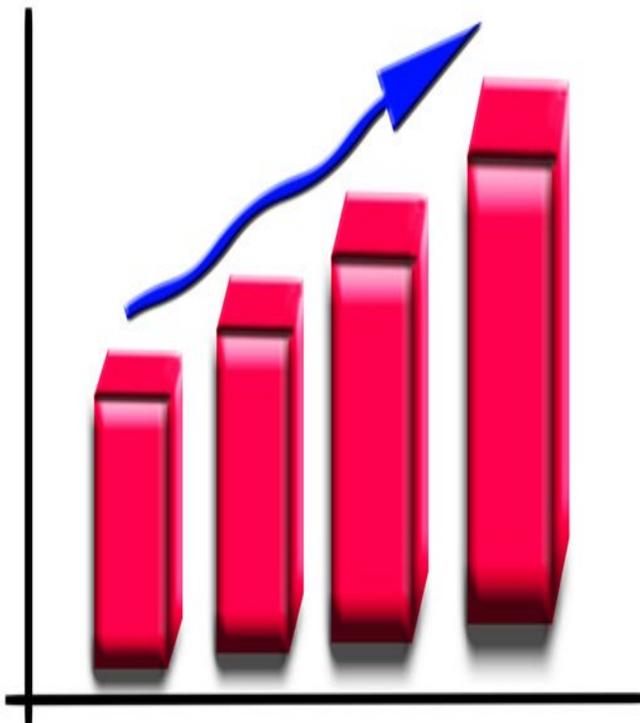
In June of 2015 we implemented our first redesign. We layered on top of our current Customer Information System (CIS) a software package to enable algorithms to more effectively detect meters that had stopped registering. By doing this, we were able to achieve our three objectives of reducing analysis time in our billing department, reducing truck rolls, and increasing our positive hit rate on finding those stopped meters.

Our next objective was to enhance our Revenue Protection processes through analytics. Our team has created four new business process designs to better detect theft of our service, reduce unnecessary truck rolls and automate service order processing to investigate theft. A fifth new business process design will be put into place in July of this year.

These new process designs again, allow us to focus on reducing billing review time, reducing truck rolls, and increasing detection of theft. By reducing service orders and improving our positive hit rate on truck rolls, we can more quickly detect theft and implement theft deterrent tools more effectively.

Looking at new ways to enhance old business process designs allows us to continually focus on one of our key values. Continuous improvement is what we strive for to exceed our customer's expectations and enhance our employees' development opportunities.

Through analytics, we will be continually looking for opportunities to enhance our billing and field operations, moving from a reactive approach to a proactive approach. On the horizon we will be looking at better identifying slowing meters. We will also be looking at a proactive approach to equipment rotation for transformer, as well as analyzing and investigating alarms generated by our smart meter technology.





Why We Are Successful...

For over 80 years based in Springfield Illinois, CCB has been a leader within the accounts receivable management industry. CCB has implemented and maintained customized solutions and proprietary processes while focusing on our founding beliefs in ethics, integrity and professionalism. CCB has created partnerships with utilities across the U.S. for more than 30 years. We build customized solutions that create success and exceed the clients expectations.



Collectively through two brands we support our client's customer communication throughout the entire lifecycle of your customer relationship including customer qualification, acquisition, retention, payments, and accounts receivable.



What We Do...

By the way of long term partnering relationships, TCS creates customized value added solutions that assist clients to manage and cultivate both their corporate brand and their customer relationships. TCS and its management team are well versed in the application area of: customer service, application processing, information request, message center, sales processing, payment processing, market research. We balance quality with quantity, assuring not only compliance on behalf of all of our clients but also that quality is customized per client.

Why We Are Different...

TCS does not maintain public shareholders nor do we maintain a remote executive management team that drives our day to day decision making processes. TCS is privately held and certified as a Minority Woman Business Enterprise (MWBE). TCS was formed with one thought in mind which is to provide the absolute, best customer service available in the industry.

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Change Management: A Key to a Successful Future

By Wes Friesen, CBA, Portland General Electric

“If you don’t like change, you will like irrelevance even less.” — General Eric Shineski

One of the most challenging yet important roles for us in management roles is to effectively lead necessary changes. Change management is not easy—but it’s very important and there are tools we can use to be successful.

What is change management? Wikipedia defines as “an approach to transition individuals, teams and organizations to a desired future state.” Let’s explore this topic by looking at why change management is important then we’ll explore some tools to help us excel.

Why Change?

We need to change in order to be successful in a future that is different than what we have experienced in the past. President John F. Kennedy drives that point home when he said, “Change is the law of life and those who only look to the past or present are certain to miss the future.”

We also need change to continue to improve our teams and better meet the needs of our stakeholders. Often change is not appealing, but it’s needed to move ahead. Charles Kettering explained, “The world hates change, yet is the only thing that has brought progress.” Let’s look at some models and tools to help us successfully lead and manage change.

John Kotter’s Eight Step Change Model

Dr. John Kotter is a Harvard Business School professor and leading thinker and author on organizational change management. Kotter’s eight step change model is highly regarded and considered by many to be the definitive change model. His model includes the following eight steps:

Create sense of urgency. Help explain why change is necessary. Includes the problem of the status quo and the desirability of a better future. President Ronald Reagan once quipped, “Status quo, you know, is Latin for ‘the mess we’re in.’”

Build the guiding team. Find effective change leaders. Get the right people in place with the right emotional commitment, and the right mix of skills.

Create a vision for change. Really explain the “why” for the change, and then develop an understandable vision and strategy to achieve the vision.

Communicate the vision. Communicate the vision frequently and powerfully. Address people’s concerns and anxieties openly and honestly.

Remove obstacles. Take action to quickly remove barriers. Recognize and reward those who are making change happen, and identify resisters and help them see what's needed for success.

Create short-term wins. Nothing motivates more than successes so celebrate positive achievements. One of my key principles is that "success breeds success".

Keep change going. Embrace and promote the philosophy of continuous improvement. Set goals to build on the momentum you've achieved.

Make change stick. Reinforce the value of the successful change, and make sure relevant policies, procedures and practices are being followed.

ADKAR Change Model

Prosci's ADKAR model is a coaching tool to help guide employees through the change process. ADKAR has ability to identify why changes are not working and help you take the necessary steps to make changes successful. ADKAR stands for:

- A = Awareness of need to change
- D = Desire to participate and support the change
- K = Knowledge of how to make the change
- A = Ability to implement the change
- R = Reinforcement to sustain the change

The ADKAR components are progressive – in other words the first step in the change process is Awareness for the need for change, then Desire to participate and support the change, etc. You can periodically survey your employees and evaluate how they are coming along in the change process. For change to be successful, we need to help lead all of our team members along each of the change steps.

Leadership Role in Implementing Change

Multiple studies have concluded that the number one key to a successful change initiative is effective leadership and management sponsorship. Leaders need to communicate, advocate and ensure overall awareness of the change process.

Following are important roles for leaders to fill well:

Communicator: Communicate with change leaders, project team and key stakeholders. Explain why the changes are needed and risks of not changing. Correct misinformation as it arises.

Advocate: Demonstrate support for the change through words and actions.

Liaison: Balance the needs of both project and business teams to achieve goals.

Coach: Coach employees through the change process. Includes coaching people to prepare for changes in their roles and explaining new performance expectations.

Resistance Manager: Identify and manage resistance. Respond to questions and concerns.

Personal Change Management Example

About three years ago I had a change in management responsibility and inherited some teams that needed to make some changes. Recent benchmarking had confirmed that the teams were very *effective* and did quality work. But benchmarking also confirmed that the teams were not as *efficient* as some of our peers. The starting place for effecting change is to make the case for change. In this case, we emphasized the need to become more efficient based on what was best for our key stakeholders. Customers would benefit by paying less for the services we provide. Shareholders would benefit from lower costs. Employees would benefit from being part of industry leading teams that would not be future targets to be outsourced (i.e. higher job security).

To become more efficient we needed to reduce staff, and have reduced 20% of our staffing all through attrition – no involuntary lay-offs! To accomplish this, we have clarified expectations, increased performance monitoring and coaching, and provided extra doses of positive reinforcement. Some members of the teams were at or nearing retirement and decided it was a good time to retire – which ended up being a win-win for them and the teams.

Intentionally working through the ADKAR process, and being intentional about having supportive change management has been key to a successful change. I am especially gratified by two facts: 1) Our performance metrics have not suffered, in fact in some cases have improved, and 2) A recent Job Satisfaction survey showed that overall job satisfaction was actually slightly higher than it was before the change effort! Much of the credit rests with the team Supervisors who have done excellent work showing high levels of care and accountability.

Managing change is not easy—but if done well pays huge dividends for all involved. Good luck as pursue changes that add value to your team and its stakeholders!

Wes Friesen MBA, CCE, CBF, CBA, CMA, CFM, CTP, CMDSM, MDC, EMCM, MCOM, ICP, CCM, CM, APP, PHR manages the Billing, Credit & Payment functions for Portland General Electric. His new book has just been published, *Your Team Can Soar! Powerful Lessons to Help You Lead and Develop High Performing Teams*. *Your Team Can Soar!* has 42 valuable lessons that will inspire you, and give you practical pointers to help you—and your team—soar to new heights of performance. The book is jam packed with proven ideas from a wide variety of experts that will help you better understand and apply the keys to greater personal and team success.

Coming Soon...
NACM-IUG Strategic Planning Meeting
Hosted by Salt River Project
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Opportunity's Knocking

By Debbie Matchuny, Ameren Illinois

The majority of Ameren Illinois' credit policies are based upon the IL Administrative Code Part 280, a set of rules which was established over 30 years ago. After several years of workshops that included representation from the Illinois utilities, consumer advocates and State agencies, the Code was completely re-written and brought up to date with current technologies.

The new Code allowed for *seventeen* types of Deferred Payment Agreements (DPAs) with varying eligibility and down payment requirements as well as various actions such as reinstatements and renegotiations that applied to some types of agreements but not to all. Based on the complexity of the new rules, it was clear that providing consistent and accurate information would be a challenge. It was also evident that the eligibility requirements and the down payment calculations would need to be computed systematically.

Fortunately, during the approval process for the new Code, Ameren Illinois was also in the process of automating its payment agreement offerings. The timing was impeccable. The team working to enhance payment agreements incorporated the new administrative rule requirements to create the perfect solution. The final product was introduced as the Payment Assistance Window—a web-based window which incorporated all aspects of a delinquent call into just a few clicks of the mouse. The window included all arrangements available for that account, system-calculated down payment amounts, due dates as well as information on energy assistance locations and medical hardship protection. It was a one stop shop for both the customer service representative and the customer as the options were also made available for self-service on the Ameren's website. After a successful launch, similar functionality was moved to the IVR further enhancing the customer's self-service options and deflecting delinquent calls.

The integration of IL Part 280 Project and the DPA Enhancement Project had remarkable results:

- More customers are current**
- Shift from 90 day receivables to 30 day receivables**
- Call volume decreased**
- Self Service via Web and IVR increased**
- Number of customers on DPA's decreased**
- Average dollar amount of DPA's decreased**
- Accuracy and consistency increased**

The Payment Assistance Window has been more beneficial than expected and the results have been incredible. So when opportunity comes knocking... Open the door.

Account Status

[View Full Detail](#)

Past Due Balance	\$0.00
Account Balance	\$143.00

Payment Assistance Window

Payment Assistance Options

Select an option	Required Payment	Payment Due Date	Number of Monthly Installments	Installment Amount
Minimum Payment Due				
The minimum amount required to pay the balance due on your account and prevent collection activity.	\$143.00	02/17/16		
Short Term Extension				
This one-time extension allows you to postpone payment of your account balance.	\$143.00	03/15/16		
Payment Agreement				
This option allows you to pay a portion of your balance in several monthly installments. A payment may be required to activate a payment agreement.	\$0.00	02/23/16	9	\$16
None of these options work for the customer				

The Exchange Advantage

*Real-Time Data to Achieve Superior Recovery Rates
for the Utility Industry.*

Exclusively from

ONLINE
COLLECTIONS

Does your current agency capture updated debtor contact information in real time whenever they apply for utility service?

The simple fact is only ONLINE can. ONLINE Collections leverages our proprietary Exchange Database to locate debtors faster than traditional agencies to recover your accounts NOW!

Contact us Today!

www.ONLINEis.com

(866) 630-6400

Sales@ONLINEis.com

NACM-IUG

Members help one another by providing insightful data and information based on experience and lessons learned. Member participation and networking is what make the difference.

***The More we Give
The More we Grow***

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AN ASSOCIATION FOR CREDIT PROFESSIONALS
IN THE UTILITY INDUSTRIES

