

CA\$H—Collection Agent Simulation for Hiring™

Individual Success Profile

Confidential Results



CA\$H
Collection Agent Simulation for Hiring

Results for:
John Doe
123-45-678
7/29/2007

eASY
SIMULATION™

Do not return this page to participant

CASH—Collection Agent Simulation for Hiring uses a series of simulated customer calls to assess skill levels in seven behavioral areas essential for success as a collection agent. The Individual Success Profile contains a participant's complete CASH results. These results provide valuable information to assist you in making effective selection and development decisions.

Selection Information (page i)

The overall score shown below is a proven, accurate predictor of a participant's potential for success on the job. This prediction is based on comparing a participant's assessment results with a composite profile of highly successful collection agents. Because of the assessment's reliability and validity in predicting job performance, a participant's overall score should be the primary factor when making a selection decision. Please remember, however, that other factors such as previous experience, motivation, and trainability should also be considered before making a final hiring or promotion decision.

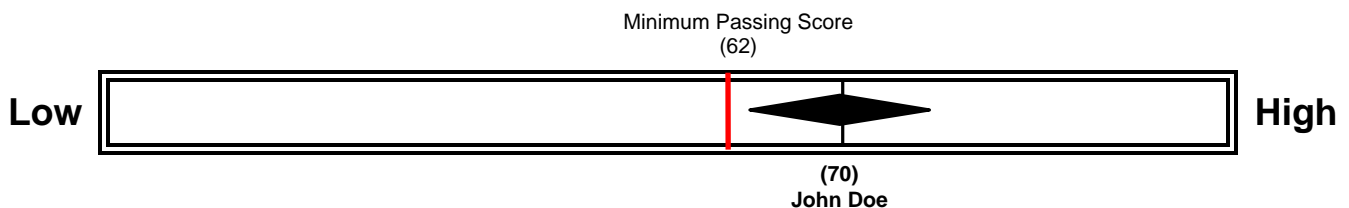
Development and Coaching Information (pages 1-3)

The Personalized Skills Profile lists a participant's rankings for the seven skills measured in the simulation. The Performance Level Descriptions section lists skill definitions along with possible behaviors associated with the participant's level of performance. The information contained on pages 1-3 can be shared with the participant when providing coaching and performance feedback and can be used to provide insight into his or her specific development needs.

Predicted Performance Level

The graph below displays the participant's overall score on a scale ranging from low to high. This graph not only represents the participant's score, but also indicates the likelihood of success as a high-performing collection agent. Specifically, the thin line running through the center of the diamond represents the participant's overall score. The bold vertical line on the graph indicates the minimum passing score established by your organization. Any participant whose assessment results do not meet or exceed this score has failed to display the behaviors expected from a successful collection agent and should not be recommended to proceed further in the selection process.

John Doe's overall score of 70 (out of a possible 100) meets the minimum passing score; therefore, John Doe is recommended to proceed further in the selection process.



The following pages identify the development areas for John Doe. These were identified by comparing John Doe's responses with the typical responses given by successful, high-performing collection agents. John Doe's specific development results can be used to provide feedback for coaching or performance planning.

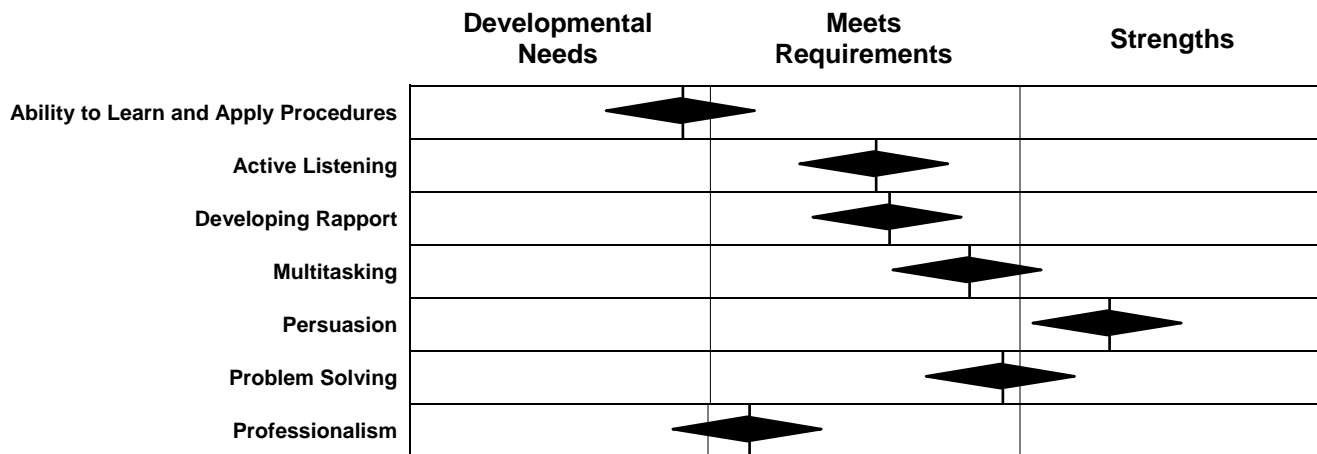
Personalized Skills Profile

CASH is a computerized assessment designed to evaluate critical skills that are required to successfully perform as a collection agents. During the assessment, you experienced customer calls similar to those encountered by collection agents and were asked what you would do in handling those calls. The calls and questions were designed to evaluate your current level of development in the following skills, which have been identified as necessary for collection agents:

- Ability to Learn and Apply Procedures
- Active Listening
- Developing Rapport
- Multitasking
- Persuasion
- Problem Solving
- Professionalism

The following results compare your effectiveness with the results of highly successful collection agents. Remember that you are not being compared with the average or general population. It is also important to realize that each skill measured in the CASH can be trained, coached, and developed.

The chart below is divided into three areas: Developmental Needs, Meets Requirements, and Strengths. Each diamond on the chart represents your score in one of the seven skills measured. Specifically, the line running through the center of each diamond represents your score in a skill. It is important to understand that each skill is only one part of the entire assessment and that your overall ability is more accurately a combination of all seven skills.



Average Call Time 8 out of a possible 8 calls were completed, with an average call time of **5 minutes and 18 seconds**.

Performance Level Descriptions

Below is a description of the skills on which you were evaluated. The skills have been grouped according to your level of performance. This page presents skill definitions along with bulleted statements describing possible behaviors associated with your level of performance. This information will help you to better understand the skills and to identify the areas in which to focus your development.

Strengths

Persuasion — Effectively responding to objections, being assertive rather than aggressive, creating a sense of urgency, conveying firm expectations, being persistent, and negotiating with customers.

People at this level of performance tend to:

- Anticipate and effectively respond to customer objections and arguments.
- Persistently pursue collecting debt regardless of customer objections.
- Emphasize the reasons to pay that are the most important to the customer and usually reach mutually beneficial agreements.

Meets Requirements

Active Listening — Listening attentively to understand the customer's point of view, allowing customers to vent, refraining from interrupting, and asking probing questions to discern the facts.

People at this level of performance tend to:

- Listen to customers without interrupting.
- Ask questions to gain a general understanding of the situation.
- Identify and understand the most relevant facts to help plan a collection strategy.

Developing Rapport — Treating customers with respect, displaying empathy for personal situations, conveying an attitude of helpfulness, and diffusing irate customers.

People at this level of performance tend to:

- Consistently greet each customer in a polite manner and express a helpful attitude.
- Display concern for customers' personal situations.
- Successfully calm customers who are upset.

Multitasking — Quickly and accurately performing multiple tasks simultaneously (e.g., talking, listening, locating, reviewing, and documenting information) while managing the pace of a call and maintaining focus on the customer.

People at this level of performance tend to:

- Perform at least two work activities at the same time while maintaining an acceptable level of accuracy and customer focus.
- Keep the customer informed if additional time is required to gather information.
- Process customer requests within a reasonable timeframe.

Problem Solving — Using available tools to accomplish tasks, identifying ways to overcome barriers and objections, evaluating all relevant pieces of information, and understanding the advantages and disadvantages of various options.

People at this level of performance tend to:

- Identify several options that meet customers' situations.
- Review customer information in order to identify options for resolving customer issues.
- Identify ways to overcome customer objections.

Meets Requirements

Professionalism — Maintaining composure even when dealing with difficult customers, keeping a positive attitude in spite of negative outcomes, maintaining control of calls, and avoiding the use of slang terms or jargon.

People at this level of performance tend to:

- Respond appropriately to customers (e.g., does not raise voice when dealing with upset customers).
- Usually remain positive when working to solve a customer's problems.
- Usually maintain control of calls when dealing with demanding customers.

Developmental Needs

Ability to Learn and Apply Procedures— Understanding new job related information (e.g., company policies, legal regulations, and client-specific information), correctly recalling and applying that information during calls, and offering solutions that remain within guidelines.

People at this level of performance tend to:

- Have difficulty learning new job-related information within the allotted time.
- Frequently rely on reference guides for information that should already be known.
- Repeatedly make mistakes using job-related information when offering solutions to customers.