

insideARM

Think Differently: TCN

Transcript of conversation between Stephanie Eidelman, CEO of The iA Institute
and Darrin Bird, COO of TCN

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Stephanie Eidelman

Hi. I'm Stephanie Eidelman, CEO of insideARM and the iA Institute. I hope you are all safe and healthy. One of the things I spend a lot of my time on is managing our Innovation Council. Even before the pandemic, organizations in the Innovation Council understood that their ability to survive would depend on thinking differently and being at the forefront of communications, analytics, payments, and compliance technology. Last fall we started an article series called Thinking Differently, to feature thought leadership in these areas by our staff and by members of the Council. We've now expanded this series into video format, as I interview various members of the Council to share with you how they are thinking differently about their businesses, and about the future of the industry. I hope you'll listen in.

[Brief video animation introducing "Think Differently"]

I'm here today with Darrin Bird, Chief Operating Officer of TCN and a member of the Innovation Council. Darrin, thanks so much for taking time out of what I'm sure is a really busy day to share your thoughts with me.

Why don't you start by describing briefly, for anybody who doesn't already know what TCN does, what's your business and where are you located? How many people do you have? Give us a sense of your context today.

Darrin Bird

Sure. TCN is, in its simplest form, is a cloud-based contact center platform, focusing in primarily the first- and third-party accounts receivable management space. We've been around since about 1999 or 2000. Our headquarters are in St. George, Utah, which is a couple hours north of Las Vegas, and then we have sales and service offices throughout the United States, also up in Canada, Australia, U.K., and then a team over in India, as well.

We have about 120-125 employees throughout the country. We've been at this for about 20 years now, building this technology, focusing on a lot of outbound dialing clients and reporting in different agent rules and interactions to make the agents and the supervisors more efficient, effective, and how to build their business in the accounts receivable management space.

Stephanie Eidelman

Two things were interesting about that. You've been in business just about exactly as long as we have. So, we're partners in that.

Darrin Bird

Yeah. A fast 20 years.

Stephanie Eidelman

Absolutely. And the other thing is that you're in touch with people literally all over the world right now, and dealing with this pandemic almost as a wave. Has it affected different people on your team in different ways at different times?

Darrin Bird

Yeah. Interesting. The U.S. companies were—I guess they were a little bit more --I don't want to say prepared, but they were—it came and it was a little bit more of a shock of how do we—we've got to structure our businesses, and they kind of went in a gradual manner. As it came over into India, for example, the resources are a little bit different. The technology was a little bit different. So, you kind of went from we're going to close the country down and everything kind of just stopped for three or four days, and then they had the ability to start capturing okay, what do we have to do here? How do we get our agents to work from home? In India it was very difficult for them to go in and purchase of hundreds of laptops, for example, for the work-from-home agents. The Internet connectivity is a little bit different.

So, the challenges were different in different parts of the country. Canada, for example, has been very different. Business slowed down a lot more in Canada than it did, let's say, for us in the U.S. The agents in India that went to work from home, they used their smart phones for our system now. So, with our platform they're able to utilize their smart phones to run the entire contact center platform versus in the U.S. they're using laptops or tablets of some sort. The connectivity is a little bit different. And, so, we've seen a little bit more of a continuation of some businesses in the U.S. versus that we've seen in some other countries, particularly in India.

But each of these countries and areas, because of some people's lack of preparedness—or how they use their technology, it's also brought a lot of new opportunities to have the conversation about cloud technology, about being nimble, flexible, looking at their current infrastructure and architecture. And in India, where a lot of the technology is still premise-based, we've been able to have some really good discussions on, how you run your business in a little bit more of a dynamic and flexible way. Some of it has to do with the regulations in the different parts of the countries, as well, and using voice-over-IP-type technology, the cloud, just the adaptability of it all.

So, if you look at it, the U.S. was able to—although it was a big shock--they were able to migrate a little bit more gradually. We'll keep some people, we'll get people home, and there wasn't that big shutdown versus some other places where we saw a shutdown for a little while and then the gradual build back up, if that makes sense.

Stephanie Eidelman

I think you said in India people use the mobile phones, as opposed to laptops. Maybe it's just because they can't get them. But are they actually able to work and function fully on the mobile phone?

Darrin Bird

Yeah. Interesting. My team said, "Hey, Darrin, they're going to use their smart phones for the agent interface and for the activity and so forth," so, we worked with them to do that. And we had to work out some connectivity issues and so forth but, yeah, we have, at any given time in

certain parts, probably about 1,000-plus agents running off of their smart phones, connecting into our platform, which is pretty interesting.

Stephanie Eidelman

Yeah. Are those for certain types of services that maybe have a simplified interface that you don't need to get to a lot of screens or that sort of thing?

Darrin Bird

Yeah. Some of it, it's that. Some of it is inbound customer service, for example, where they're some banks. Some of it is a little bit of some not really telesales, but some banks reaching out to their customers and making sure they're okay from the product standpoint. Do they need any service? Do they need any help? So, it's maybe a little bit different than a pure interactivity of a collection platform, per se. But yeah, no, they're interfacing with the CRM. They're doing a screen pod. They're bringing up the information on the smart phone and so forth, so they'll have all the ability to record all the phone calls. The managers can still barge in and listen to phone calls and so forth, as well. So, it's been pretty interesting. The team's done a pretty good job over there, trying to get it all working out based on what they could do.

And I think that's what's been pretty cool about any part of the world we've seen. It's just the adaptability and the creativity that came about when this kind of shock hit the different parts of the countries throughout the world. Some people want to lay down and go, "Hey, I don't know what to do." I think that was the first reaction. "Oh, my gosh. What's going to happen here?" You plan for a lot of things in business, and that was kind of the thing we talk about here is you plan for maybe a hurricane to come through in three to five days or a week or a week and a half. You can kind of muscle through that, but then when you start seeing that a week turns into two, turns into four, turns into six, that's when I think the preparedness starts to get a little bit stretched out.

Stephanie Eidelman

Back in the U.S... You serve a lot of clients and, so, across the board of things that you seen, are there practices that you've said wow, that was impressive on the scale of our clients? Things that you'd share that have been especially successful?

Darrin Bird

That's a good question. I think what we saw—what we've seen the most of is typically you see the agencies or the clients, they know their business, you know your business. And, sure, you share some thoughts and ideas, but I think what's been most impressive is not so much, "Hey, this company did this amazing process," or they're able to spin up 100 agents or 200 agents at home. I think what's been most impressive lately is the ability for everybody just to be willing to listen and ask questions across the board. Now more than ever, our clients are calling us and asking us and say, "Hey, TCN. What do you guys think? What should I be doing? Hey, what's other people doing?" So, they're asking a lot of questions. So, if I ask my team, "Hey, what are you hearing? What kind of feedback are you receiving?" They're coming back consistently saying, "I'm just getting a lot of questions on hey, what should I be doing? Hey, what are other people doing?"

One of the interesting things that came about early on was people had—maybe they had their redundancy in the infrastructure, they had the agents be able to get to home, work from home.

They had some backup laptops. But one of the things that was the most interesting is so many of them were missing headphones, and that was one of the biggest pushes for a while. I got all my agents ready to go, but I didn't think about headsets. And, so, we looked back and said it's usually some of the simple things that people sometimes I don't want to say overlooked, but just kind of took for granted that with a headphone, I can plug that in anywhere and get going—or a headset. So, early on that was some of the biggest challenges, was just getting headphones.

But I think what's been most impressive is just the communication back and forth between our clients, the patience.

And the same thing as us. As we talk to our clients, say, "Hey, what can we be doing better? What can we do on the system or the software that allows your agents to be more productive? And we'll go in and do that the best we can and roll that out to you." So, I've been pretty with just the amount of knowledge and communication that's been going back and forth, and keeping the stress levels down as much as possible in a pretty intense situation.

Stephanie Eidelman

I wonder whether people are often reluctant to ask questions, as you say, because they don't want to reveal that they don't know something. Or people assume that—maybe there's just a lot assumed.

Darrin Bird

Yeah. It's probably a lot of assumed things, that somebody has the certain secret sauce. But I think now that—when everybody's just wanting to throw their secret sauce into the mix and say, "Hey, what kind of flavor do we get?" Right now we're—the barriers are down and we're—sure, we're competitors or, sure, we're in a competitive environment, but right now there's a bigger common good for what we're all trying to get to, to make sure that we all can compete, but we can also survive and pull through and make sure our employees and their families and the human nature of things are also taken care of.

Stephanie Eidelman

It's a great plug for our Innovation Council, which is really, in good times—of course, we formed it not in the midst of a pandemic, but the principle of it is really collaboration and finding those opportunities to work together, where in spite of being competitive there are challenges that just can't be solved by any one company alone. And this situation heightens the opportunity for that, but we've always tried to produce the conditions for that kind of collaboration to happen. And, so, it's nice to see maybe people experiencing it and seeing that maybe something that bad didn't happen as a result.

Darrin Bird

Yeah, I think that's always a big area for improvement. I used to work for a big trucking company, and it wasn't uncommon that the distribution centers and retail companies brought us in together and we collaborated on how we could do better at hauling freight and cutting freight costs down and moving freight and doing different things. And, so, I think there's continued opportunity, especially in this market, to collaborate. We're not going to—if you're good, nobody's going to steal your secret sauce and take it away from you because your secret sauce is something that you built with your human element, your personality, your characteristics. It's not so much a process, as—usually a process can be replicated. You can only keep that secret sauce

hidden for so long until it gets out there, and then they can—another company can do that. So, oftentimes the collaboration and the brainstorming is going to make each of you better, not one of you better and one of you worse.

Stephanie Eidelman

All right. Well, I appreciate it, Darrin. Thanks again for taking the time to talk to me today, and this has been fun. Thank you.