

Quality Assurance

Agility's Quality Assurance is a department solely dedicated to quality control.

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Agility's QA department is unique because it is comprised of individuals with years of credit review expertise. All applications and forms are sent through several system-oriented checks (called Sniffers) to be reviewed for completeness, accuracy and relevancy. Quality Assurance is aided by our "Data Sentry" technology. This system is tightly wrapped around the format of the client systems and puts our internal record quality of the data within. Certain input functions are not permitted and will cause the records to be rejected so they are subsequently corrected and resubmitted. Warnings of any quality deviations are reported to both Production Management and MIS to assure any problems are quickly identified and corrected.

QA acts as a key partner in the management of large scale and continuous campaigns. Because each client may express particular needs, QA has been designed to work in total (all components active) and modularized to fit the needs on a program by program basis.

- > Providing quality check on all sales, applications and forms
- > Providing procedures for transmission processing
- > Transmitting all agency work to clients in controlled environments
- > Monitoring agencies on a consistent and time efficient basis

Smart Screens

Agility's Quality Control Area serves as an essential component to our success. As unique situations arise, not only are they discovered by this area, but in conjunction with MIS, Production Management, and Client Services, they are programmed away.

Smart Screens have been developed to aid in the complete review process. They are designed with front and back end quality checks and are a significant line of defense for Quality Assurance.

- > Zip code checks to verify city and correct zip code
- > Matching of previous client list name versus input name to identify any name changes
- > Dictionary to verify lender address for balance transfer requests
- > Social Security number warnings when the number is recurring/or does not match with date of birth
- > Look back attributes so duplicate applications will not be processed
- > Ensure all data is complete
- > Disclosures are read at the appropriate time

Monitoring

Agility emphasizes monitoring on all of its programs in an effort to make consistent, quality presentations and to ensure compliance standards are met. The quality scores are used to evaluate the representatives by defining their strengths and identifying areas requiring improvement. Our supervisors spend their day monitoring and coaching their team, listening to make sure the associates present the required information, utilize probes and questions, appropriately rebuttal and meet all necessary objectives of the presentation. Each supervisor reviews "professor stats" to identify trends and areas they can coach the representatives.

Agility's Command Center is dedicated to randomly monitoring associates and evaluating their performance. All evaluations are examined with production management who review with the representatives. The quality scores are tied to the representatives pay structure. This way, associates understand the importance of quality presentations.

Agility has remote monitoring capabilities for its clients. A password is provided to the client so that confidentiality of the program is protected. By combining our monitoring efforts, we have been able to maximize production goals.