We’ve grown used to technology solving complex challenges. So much so that when we command an AI-powered speaker to order our groceries or put on our favorite album, we barely think of the complex chain of events it takes to accomplish those tasks in an instant.

One challenge sits at the intersection of complex financial regulation, massive technological scale, and a deeply personal area of anyone’s life. That challenge is to help brands, businesses, and companies of all sorts contact their customers who might have fallen behind on bills and help them catch up.

ERC helps customers across industries from energy, to insurance, to retail and ecommerce collect payments they’re owed and do so in a way that matches the end customers’ needs.

For ERC, a business process outsourcing and collections company, the task of contacting customers and collecting debt wasn’t scaling the way they desired. ERC wanted to innovate and be the driving force behind a seamless experience with the level of flexibility, personalization, and empathy they hoped to extend to brands and end customers.

When ERC discovered Airkit, things quickly changed. Using Airkit’s low-code, SaaS-powered platform, ERC built an entirely new way to serve their clients and contact end customers in a secure and scalable manner.

Airkit gave ERC the ability to brand experiences based on the client they’re working for, empower agents to collect payments remotely, and remove roadblocks from the collections process. Let’s dive into how it all came together.

“**When we reviewed the Airkit platform we were very impressed. This solution allowed us to move quickly and provide better experiences for us and our clients without the heavy burden of technology resources.”**

Marty Sarim
CEO

**ERC Scales Secure, Compliant Payments with Airkit**

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**ERC Results with Airkit**

9x faster app development

100% PCI-compliant transactions
Building for a Remote Workforce

In the wake of the COVID-19 pandemic, many offices are closed. This means that workers who can do their jobs remotely are working from home. For many businesses, this new rise in remote work posed a security and logistics challenge.

Pre-pandemic, the digital surface area a business was responsible for securing was about as big as their office. Now, that surface area has rapidly grown to include every employee’s home office. With over 7,000 team members across the United States, the Dominican Republic, South Africa, and India, ERC knew that empowering their employees to do their work securely and efficiently was paramount.

But, the infrastructure that enables engineers, marketers, writers, and creatives to do their work from anywhere doesn’t quite cut it for ERC. Every day, ERC’s workforce reaches out to end customers all around the world and collects hundreds of thousands of dollars on behalf of the companies who are owed payment.

Instead of spending hundreds of thousands of dollars and countless engineering hours building a compliant platform themselves, ERC used Airkit’s PCI, SOC 2, and GDPR compliant platform to get up and running fast and flexibly.

There’s a complex web of financial regulations that ERC has to follow to ensure that those payments are processed in a compliant manner. The run of the mill software tools some companies might use to foster remote work just weren’t robust enough for ERC.

To collect financial information and process payments safely and easily, ERC needed a platform that was as secure as it was flexible. That’s when they turned to Airkit’s low-code customer engagement platform.
Using Aiirkit to Supercharge Customer Outreach

Using Airkit, ERC was able to build a solution to connect remote agents to end customers in a matter of weeks. Now, when an ERC agent calls an end customer, that agent doesn’t have to collect any financial information on the customer’s behalf. This not only reduces the average handle time for ERC’s call center agents, but it also offers the end customer a more secure payment experience with less friction.

When an ERC agent reaches out to an end customer, they can ask that customer if they’d like to receive a link via email or SMS to complete their payment via a self-service flow powered by Airkit. When Airkit receives that payment information in a PCI-compliant manner, it automatically passes it to a payment processor to complete that transaction. And that’s just the start.

ERC contacts end customers all around the world, meaning they have to abide by local financial regulatory laws when collecting payments. That can be tricky if you’re using less than stellar tools to double check that you’re in compliance with local regulations. Using Airkit in addition to other leading technologies, ERC can be sure they’re always in compliance.

Airkit integrates with ERC’s CRM to check where that end customer they’re reaching out to is based and automatically adds the correct, localized legal disclaimers into that customer’s self-serve payment flow. This gives the customer the information they need to understand their payment while also taking one extra task off of an agent’s plate, allowing them to be more productive and serve more customers.
Instead of spending hundreds of thousands of dollars and countless engineering hours building a compliant platform themselves, ERC used Airkit’s PCI, SOC 2, and GDPR compliant platform to get up and running fast and flexibly. That decision has paid dividends for ERC.

Airkit’s intuitive tools gave ERC’s IT team the power they needed to design a system that not only worked for agents collecting payments on behalf of businesses, but also allowed ERC to customize their interface and outreach-style to match the brand and tenor of the business for whom they were collecting.

ERC primarily works in two areas. They can work within a client’s software infrastructure, collecting payments on their behalf. Or, ERC can work within their own homegrown infrastructure, collecting payments on their client’s behalf. Airkit works in both venues seamlessly, meaning ERC doesn’t have to train their agents on two sets of software or waste time switching contexts.

“We see a ton of products on the market and when we reviewed the Airkit platform we were very impressed. This solution allowed us to move quickly and provide better experiences for us and our clients without the heavy burden of technology resources.” Marty Sarim, ERC’s CEO.

Airkit not only impressed Marty, but also the broader ERC team. The ERC IT team onboarded to Airkit, building out the payment collection workflows and self-serve experiences for customers that would go on to save ERC massive amounts of time.

**Looking Ahead with Airkit**

Today, ERC is expanding its Airkit usage. They’re building out custom Airkit–powered payment apps as a service for the myriad of clients they work with, multiplying the effect of Airkit’s platform across their company.