



# Every Conversation Carries Weight. How MoneyPlus Empowered Advisors to Truly Listen on the Calls That Matter Most.

MoneyPlus is a UK-based debt management company serving customers in severe financial difficulty, many of whom meet the Financial Conduct Authority's definition of vulnerability. When Christina Albert joined as Director of Operations in mid-2025, the contact center was running on fragmented technology with eparate inbound and outbound systems, no real-time agent support, and no scalable way to monitor the quality of conversations that carry extraordinary emotional weight. With a major growth cycle approaching that would double MoneyPlus's customer base within 18 months, Albert selected NiCE CXone as the foundation for a phased transformation. The early results have been immediate and human: advisors freed from manual notetaking are having more natural, empathetic conversations with customers in crisis, supervisors are coaching individuals rather than checking boxes, and MoneyPlus is building the operational foundation to scale without sacrificing the quality of care that defines its mission.

28%

drop in average speed of answer (45s > 32s)



~100

advisors empowered with real-time AI guidance



2x

expected customer base growth in first 18 months



4.8%

drop in average handling time (392s > 373s)



## Customer profile

### About

MoneyPlus is a UK-based debt management company that provides advice and solutions to customers in financial difficulty, serving a client base that includes some of the most financially vulnerable consumers in the country.

### Industry

Financial Services

### Website

[www.moneyplus.com](http://www.moneyplus.com)

### Location

EMEA

### Agents

SMB

### Products

- NiCE CXone
- NiCE Copilot for Agents (Automated Summary)
- NiCE Quality Management
- NiCE Interaction Analytics
- NiCE Workforce Management

### Goals

- Empower advisors with realtime guidance on sensitive debt management calls
- Build a technology foundation to support a major customer base growth cycle
- Enable omnichannel engagement for customers who disclose vulnerability more readily through digital channels

### Features

- AI-powered call summarization freeing advisors to focus on active listening
- Sentiment analysis providing real-time visibility into interaction quality
- Phased deployment model with iterative capability activation





Once we've absolutely nailed that first iteration – what can we do next? Continuing to use AI, but to augment our very human-focused business. Because it has to be human. These customers need connection.

**Christina Albert**

Director of Operations, MoneyPlus



## 01 Before

### A Contact Center Built for Transactions, Serving Customers in Crisis

MoneyPlus is a commercial debt management company based in the United Kingdom. The organization provides advice and repayment solutions to customers who are struggling financially, helping them freeze interest and fees, negotiate with creditors, and build sustainable plans to regain control. Nearly every customer who contacts MoneyPlus meets the Financial Conduct Authority's definition of vulnerability. Some are temporarily vulnerable, having lost a job or fallen on hard times. Others face severe and lasting conditions: serious mental health challenges, physical illness, bereavement.

When Christina Albert arrived as Director of Operations in August 2025, MoneyPlus was operating on fragmented contact center technology. Inbound and outbound ran on two separate systems. There was very limited visibility into what advisors were doing on calls. Albert could listen to a recording or pull a QA review, but there was no scalable way to support an advisor in the moment, no way to understand whether vulnerability was being identified and handled appropriately at scale, and no way to coach in real time.

For a contact center where the stakes of every conversation are extraordinarily high, the gap between what the technology allowed and what the customer population required was untenable.

## 02 Desire to change

### Opportunity Before Pressure

The timing was driven by foresight, not crisis. MoneyPlus was entering a new funding cycle backed by investors drawn to the company's commitment to operating differently from the rest of the debt management industry. CEO Dave Pool, who joined in early 2025, had built an executive team with deep financial services experience across banks and insurers, and the mandate was clear: put customers at the center of every operational decision and build MoneyPlus into the kind of organization the industry had never seen.

Albert recognized that the coming growth cycle, which was expected to double MoneyPlus's customer base within 18 months, would overwhelm the existing infrastructure. Rather than wait for that pressure to arrive, she moved first.

MoneyPlus evaluated multiple vendors. NiCE CXone stood out on three criteria: the depth of its analytics and AI capabilities, its omnichannel roadmap, and its visible commitment to innovation. The partnership with Fournette, a specialist implementation firm with deep NiCE expertise, was equally important. Fournette understood MoneyPlus's business, matched the technology to the operation's specific requirements, and became an ongoing consultancy partner rather than a deploy-and-leave vendor.



### 03 NiCE solution

## A Phased Build, Led by Experts Who Understood the Mission

MoneyPlus went live on NiCE CXone in December 2025, beginning with the outbound dialer and progressively activating inbound routing, Automated Summary, Quality Management, and Interaction Analytics in deliberate phases. The team chose not to deploy everything at once. Each capability was tested iteratively, validated against real advisor workflows, and refined before the next layer was added.

Albert was direct about what made the deployment successful. MoneyPlus had recently launched a new vision, mission, and customer value proposition. That internal clarity meant the project team could articulate exactly what every technology decision needed to deliver: value for customers. Fournette translated that clarity into technical execution, and the cross-organizational team maintained what Albert described as laser focus on what to deliver and when.

#### Automated Summary: Giving Advisors Permission to Listen

The most transformational capability has been NiCE Copilot's Automated Summary. Before go-live, advisors spent significant portions of every call focused on capturing notes: typing while talking, splitting attention between the customer's words and the system's requirements. For customers calling in severe financial distress, that divided attention undermined the quality of the interaction at exactly the moment it mattered most.

With Automated Summary handling call documentation, advisors can focus entirely on what the customer is saying. MoneyPlus built prompts into the summaries so the AI captures the specific information required for each call type. The advisor

no longer has to think about what needs to be recorded. The result, visible almost immediately, was more natural conversations, more empathy, and a noticeable shift in advisor confidence.

#### Quality Management and Interaction Analytics: From Box-Checking to Coaching

NiCE Quality Management and NiCE Interaction Analytics are still being embedded iteratively, but the shift they represent is already visible. Supervisors who previously spent their time verifying whether advisors had covered required items on a checklist are now able to focus on individual coaching. Interaction Analytics surfaces which calls were positive, neutral, or negative, and supervisors can direct their attention to where it will make the biggest difference. The question, as Albert put it, has shifted from "what happened?" to "how can I coach this individual?"

#### Omnichannel: Meeting Customers Where They Are

MoneyPlus's previous environment offered no omnichannel capability. That was a critical gap. The organization had launched a digital onboarding journey and discovered that customers disclosed vulnerability more frequently through digital channels than they did over the phone. NiCE CXone's integrated SMS, WhatsApp, and email capabilities give MoneyPlus the ability to reach customers on the channels they prefer, including in the middle of the night, when many customers in financial distress are awake and willing to engage but unwilling to make a phone call.



**I think it was more about opportunity than pressure. We knew we were going to be turning this corner. Sticking with creaky technology that wasn't going to support people was not an option.**

**Christina Albert**

Director of Operations, MoneyPlus



## 04 Results

### **Advisors Empowered. Supervisors Coaching. A Foundation Ready to Scale.**

MoneyPlus went live on NiCE CXone less than five months ago, and several capabilities are still being iteratively tested and refined. Even at this early stage, with new functionality being layered in iteratively, the operational gains are already measurable. Average speed of answer has dropped 28 percent, from 45 seconds to 32 seconds. Average handling time has dropped 4.8 percent, from 392 seconds to 373 seconds. Both numbers are expected to improve further as additional capabilities come online. The qualitative transformation, however, is the story MoneyPlus tells first, and it is already visible across the operation.

Advisors are calmer and more confident. Freed from the cognitive burden of real-time note-taking, they are having the kind of conversations that MoneyPlus's vulnerable customer population needs: natural, empathetic, and focused entirely on the person on the other end of the line. The quality of calls is visibly improving, and advisors describe feeling empowered rather than constrained.

Supervisors have moved from box-checking quality assurance to individualized coaching. Rather than pulling random calls and running through checklists, they can now identify which interactions need attention, understand what went well or poorly, and direct their coaching where it will have the greatest impact. That shift has changed the nature of the supervisor role from compliance verification to professional development.

Sentiment analysis, introduced for the first time with NiCE Interaction Analytics, now scores every interaction as positive, neutral, or negative. MoneyPlus had no baseline for comparison; previously, the only way to assess conversation quality was anecdotal. The organization now has a scalable, data-driven view of how every advisor interaction lands with every customer.

## 05 Future

### **Foundations First, Then the Full Vision**

MoneyPlus is taking a deliberately phased approach to what comes next. NiCE Workforce Management, built out by Fournette and running in parallel with MoneyPlus's manual scheduling process, is going fully live this month. SMS outreach via the NiCE platform is expected to launch imminently, enabling a structured contact strategy that reaches customers at the right moments across annual reviews, creditor updates, and plan sustainability checks.

Beyond the immediate roadmap, Albert sees the next wave of AI capability as the natural extension of what MoneyPlus has already started. In-the-moment coaching, real-time knowledge delivery, and deeper interaction analytics are all on the horizon. But the philosophy is consistent: every future investment must serve customers and advisors first. If it does not make the conversation better for the person in financial distress on the other end of the line, it does not belong in the roadmap.



**It's not about the efficiency. It is about the quality of conversations. And that agent empowerment just to listen, just to talk – these customers are coming to us in really difficult times. And having a nice flowing conversation is just so important.**

**Christina Albert**

Director of Operations, MoneyPlus

## About NiCE

NiCE is transforming the world with AI that puts people first. Our purpose-built AI-powered platforms automate engagements into proactive, safe, intelligent actions, empowering individuals and organizations to innovate and act, from interaction to resolution. Trusted by organizations throughout 150+ countries worldwide, NiCE's platforms are widely adopted across industries connecting people, systems, and workflows to work smarter at scale, elevating performance across the organization, delivering proven measurable outcomes.

[www.nice.com](http://www.nice.com)

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