



First Response Finance

First Response
take care of your finance

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The Customer

First Response Finance is a dealer-led vehicle finance company focused on the sub-prime market. When customers want to buy a car, van, or bike on Hire Purchase, they contact First Response Finance to check eligibility and - if approved - secure an agreement. For the most part, customers phone into the company’s call centre, but an increasing amount of business is carried out online through a secure web portal.

The Challenge

First Response’s old IT network — which supported its voice and data systems — was no longer reliable. There were protracted call quality issues, and outages were considered normal occurrences, with phones offline for an hour at a time. As a company that relied on its phone systems as a first point of contact with car dealerships and customers, the situation had become untenable.

It was in this context that First Response Finance approached N4Engage. N4Engage initially provided First Response Finance with an MPLS private WAN. Each location was linked by a primary and backup connection for additional resilience and connected into the N4Engage hub, which is located in one of the company’s data centres. N4Engage also delivered centralised internet breakout via N4Protect+ — the company’s advanced firewall, which included DDoS mitigation and reporting. At this stage, First Response Finance continued to use its legacy PBX phone system on the new N4Engage WAN.

“The long-term aim was to move to a cloud-based phone and unified communications platform, but ahead of that, we had to move our IT infrastructure to the cloud — and chose N4Cloud for the task,” explains James Styles, IT Infrastructure Team Leader at First Response Finance. “N4Cloud provided us with a combined virtualisation, storage, and backup platform — delivering enterprise-grade resiliency without the need for any outlay on IT infrastructure.”

The Solution

With the cloud migration completed, N4Engage helped First Response Finance transition to one of Cisco’s cloud-based unified communications environments. At the same time, N4Engage upgraded the company’s contact centre and Quality Management Suite.

The entire solution, which also included cost-saving SIP Trunks, is now hosted and managed by N4Engage.

“For me, personally, N4Engage’s technical knowledge and experience are unsurpassed. They have Master Service Provider designation for Cisco Powered Infrastructure as a Service and Cisco Powered Disaster Recovery as a Service, which inspired great confidence as the project got underway. Today, N4Engage has an excellent reputation throughout the company and, in particular, amongst our senior executives, who acknowledge the positive impact that N4Engage has had on our operations,” comments James.

He continues: “The quality and reliability of our voice and data communications are incomparable to our last supplier. But if you’d expect this to come at an increased cost, you’d be wrong: We have saved roughly £9,000 per year by using a cloud-based hosted environment and not having to invest capital on IT infrastructure.”

The Results

When COVID-19 hit, First Response Finance had to adapt quickly and provide an IT infrastructure that would allow staff to work from home. “N4Engage’s technology gave us the ability to stand closely with our car dealers and support their businesses during an uncertain 12 months for the industry,” explains Darren Green, Head of IT at First Response Finance.

“We did this in partnership with N4Engage by getting all 280 call centre staff into home working environments without any disruption to customers or employees — and all within four days of the first lockdown.”

He continues: “There are still various phone touchpoints on the customer’s journey — whether they need to talk to us in more detail about applications, their accounts, or payments. So, getting our remote call centre capabilities in place early in the pandemic was absolutely key to business continuity.” Working from home has been such a success that the business has decided to offer staff a choice of how they return to the office — whether they work from home all the time, work in the office every day or take a hybrid approach. “It’s been business as usual, and the tech hasn’t creaked at any point,” comments Darren. “We’re not in a hurry to go back to the old ways of working, and we’re very much embracing the positive side of the new normal. But that is, for the most part, down to the strong IT infrastructure that now underpins our business.”

“We always try and support local businesses and use their services where we can - we’re based in Nottingham and N4Engage is a Derby-based business with a significant national presence. This makes their success with us doubly pleasing as we’re able to fully endorse a local business and encourage others, further afield, to try their services for themselves,” concludes Darren.