

Galaxy Financial Modernizes Operations with Debtmaster and CallThru

Background

Galaxy Financial, a fast-growing receivables management firm with offices in Florida and Pennsylvania, has quickly earned a reputation for its consumer-centric approach and operational excellence. Since its founding in 2021, Galaxy has built a nationwide presence by focusing on tailored debt resolution strategies, regulatory compliance, and operational agility.

The Challenge

By early 2022, Galaxy Financial began encountering limitations with its then-current software platform, provided by a major industry vendor. Although relatively modern, the platform introduced several challenges that impacted efficiency and long-term scalability:

• System Complexity: Rather than streamlining operations, the software created rigid workflows that added friction to daily processes.

• High Cost of Ownership: Licensing, ongoing support fees, and reliance on paid add-on modules significantly increased operating costs, especially as Galaxy expanded.

• Limited Flexibility: Customization required long development timelines or costly fees, making it difficult for Galaxy to adapt quickly as business needs evolved.

Galaxy needed a modern, reliable platform that could support its rapid growth while offering greater flexibility, responsiveness, and value.

The Search for a Better Fit

After evaluating several vendors, Galaxy selected Debtmaster alongside the CallThru integrated telephony platform. Their decision was driven by the need for a scalable, flexible solution that delivered enterprise-grade capabilities without sacrificing cost control.

Key decision factors included:

• Cost-Effective Enterprise Capability: Debtmaster offered a robust platform with a predictable cost model. Because all customers operate on a shared, continuously evolving platform— without the overhead of one-off custom builds—Galaxy gained access to cutting-edge features without the high costs typically associated with individualized development.

• Streamlined Operations: Out-of-the-box configuration options and adaptable workflows allowed Galaxy to optimize operations quickly and with minimal disruption.

• All-in-One Telephony: With CallThru's integrated telephony—including phone system, campaign dialer, call recording, and IVR tools built directly into Debtmaster—Galaxy was able to replace its traditional phone system and eliminate reliance on costly third-party hosted dialers. Real-time integration removed syncing delays, improved agent productivity, and simplified overall system management.

Implementation and Results

Galaxy completed the transition to Debtmaster and CallThru in July 2022. The migration included a thorough data conversion, comprehensive team training, and tailored configuration to meet the agency's operational goals.

Shortly after go-live, Galaxy realized significant improvements:

• Reduced Costs: Software and telephony expenses were consolidated, eliminating redundant vendors and freeing up budget for strategic growth initiatives.

• Increased Efficiency: Real-time communication integration enabled faster, more accurate consumer outreach, while automated workflows streamlined internal operations.

• High User Adoption: An intuitive interface and hands-on implementation support ensured staff across all departments could fully leverage the system within weeks.

Looking Ahead

Since making the switch, Galaxy Financial has built a stronger operational foundation supported by a platform that evolves continuously without costly customizations. With Debtmaster and CallThru, the agency now benefits from enterprise-grade capabilities, scalability, and a business model that prioritizes flexibility, customer support, and long-term value.

Galaxy Financial is no longer constrained by technology limitations—instead, it is using technology as a catalyst for growth.

