



TRANSFORMING COLLECTION CALLS WITH AI-DRIVEN INSIGHTS

A low cost, low effort and low risk way to commence the AI journey, AutoInsights empowers collection businesses to manage risk and boost their return on investment

Collections organisations face unique challenges, with telephone interactions remaining a key channel due to their effectiveness in Right Party Contacts (RPCs) and consumer preference for resolving debts through direct conversations.

AutoInsights for Collections empowers collection teams with AI-powered voice analytics to ensure legal compliance, collection conduct and dispute resolution processes across 100% of calls.

Key Benefits for Collections

- **Compliance & Risk Management:** Identify regulatory and business compliance issues automatically.
- **Enhanced Agent Behavior:** Surface training opportunities and ensure adherence to best practices for better outcomes.
- **Data Cleansing & Reporting:** Clean data for precise reporting, efficiency and maximising financial returns.
- **Operational Efficiencies:** Simplify QA processes, summarise calls and generate actionable AI explanations.

Key Use Cases & Capabilities

Promise to Pay (P2P)

Track customer agreements and follow-ups, ensuring payment commitments are honored. AI analyses:

- Regulatory compliance (ID&V, call recording)
- Business processes (affordability assessments, payment methods)
- Hardship and complaint identification

Right Party Contact (RPC)

Ensure meaningful customer interactions by:

- Verifying customer identity (ID&V)
- Identifying hardship or complaints
- Monitoring and scoring agent performance

Third Party Contacts

Monitor interactions involving third parties, ensuring compliance and maximising information gathering while maintaining confidentiality.

Agent Behavior Monitoring

- AutoWrap, No Answer, Wrong Numbers: Identify and correct call wrap issues, ensuring data accuracy.
- Objection Handling: Analyse and score agent responses to debtor objections, driving better training and compliance.

Escalations and Referrals

Measure agent effectiveness in de-escalating calls and responding to customer requests, identifying genuine hardship cases for specialised handling.

General Enquiries and Account Maintenance

Ensure privacy and compliance processes are followed, with mandatory ID&V for account maintenance calls.

Debtor Analytics – Objections, Hardship and Vulnerability

Identify and categorise objections raised during calls, scoring agent handling for insights into performance trends.