

Digital first, human always

A new, AI native approach
to telco collections

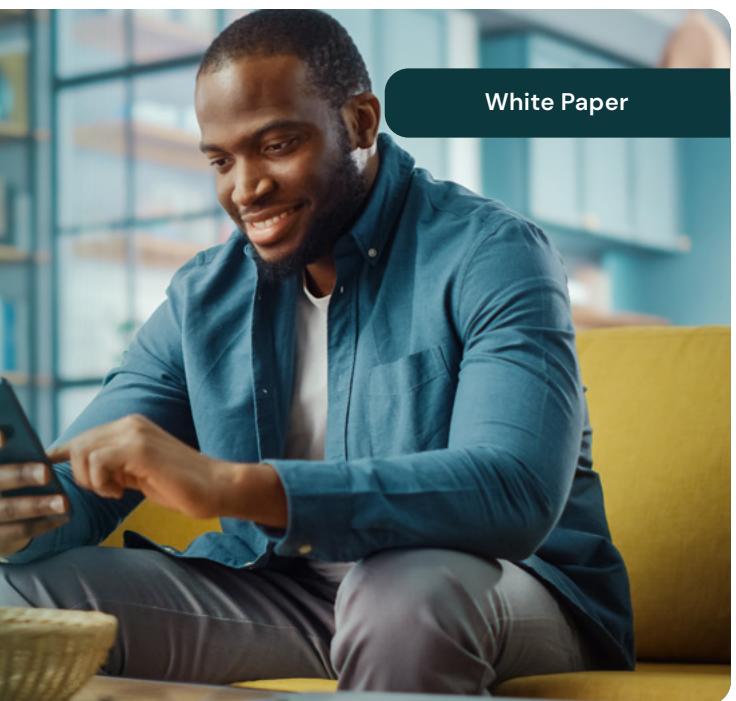
It's no secret that AI powered automation is changing what's possible in collections. Today's telcos are leveraging advanced technology to operate more efficiently, manage compliance, and reach customers across digital channels with precision.

But many organizations remain concerned that automation could take away the human element today's customers expect. These concerns are real. More than half of U.S. adults who have experienced debt collections say they're extremely or very **concerned about losing personalization** when automated tools are involved.

Ultimately, the goal isn't to remove human connection from collections, but to strengthen it. With the right approach, AI becomes an assistant that supports collectors, simplifies decisions, and drives humanization at scale. Here's how it works.

Blending automation with human support

Today's AI powered collections solutions bridge human insight and automation to ensure consistency, compliance, and humanization at scale.



Central Orchestration

AI's value depends on unified, high-quality data. A centralized orchestration layer connects billing, CRM, and support systems to ensure a single source of truth across every channel.

Accelerated Implementation

Modern collections solutions integrate quickly with existing systems. Modular AI components, APIs, and low-code workflows reduce setup time and enable rapid updates as customer needs or regulations change.

Hyperpersonalization

Predictive models analyze usage, payment history, and past interactions to determine the best time, channel, and tone for outreach. Outreach becomes tailored to each customer's behavior rather than their balance alone.

Intelligent Insights

Real time dashboards translate collections data into actionable intelligence. Collections managers can easily identify trends, anticipate issues, and allocate resources to accounts that need attention most.

Cognitive Customer Engagement

Natural language chatbots and self-service portals help customers manage payments or set up arrangements independently. This flexibility improves satisfaction and reduces inbound call volume.

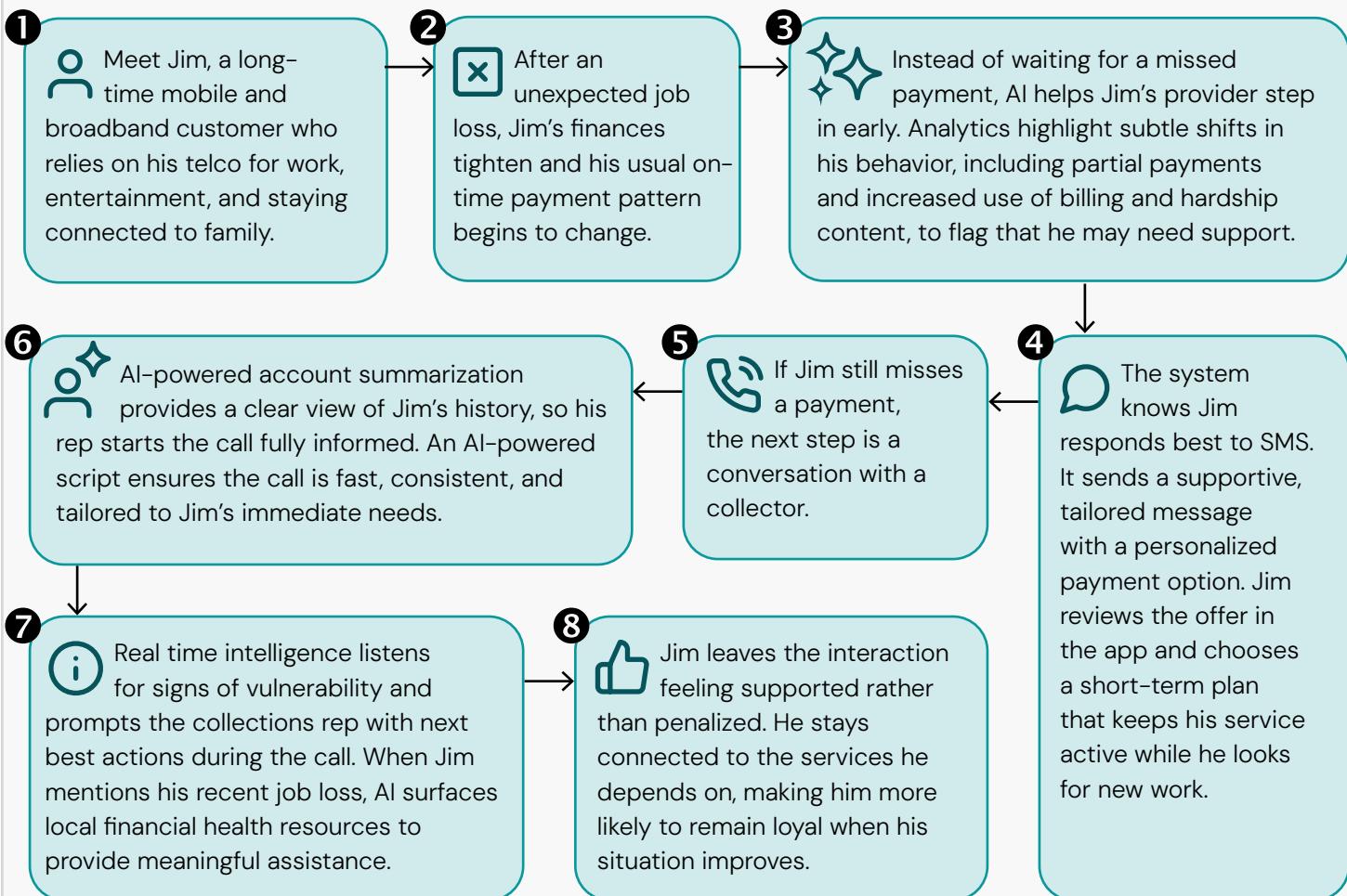
AI-Augmented Agents

During live interactions, AI provides context, sentiment analysis, and policy guidance. Collectors respond with greater confidence and consistency while preserving the human touch customers expect.

Financial Well-Being

When customers encounter financial difficulty, supportive engagement builds loyalty. Providing digital access to budget tools or external assistance resources shows empathy and strengthens brand relationships.

Humanized AI transforms the customer journey



Blend expertise with advanced data with C&R Software

By combining intelligent data orchestration with human insight, telcos can build collections models that scale efficiently while maintaining the human touch.

C&R Software's Debt Manager brings this approach to life. It integrates AI, advanced analytics, and configurable workflows into existing telecom environments to deliver rapid time to value. Its agent-focused capabilities empower teams to build trust, stay compliant, and achieve better outcomes for both customers and organizations.



AI native Debt Manager helps Telcos build collections models that scale efficiently while maintaining a human touch.

Get started at inquiries@crsoftware.com