

Fully embedded AI native collections

Neobanks are redefining the customer experience with a smarter, fairer, and more transparent approach to lending. That expectation doesn't stop at collections. Every missed payment becomes a moment to understand what someone is going through, not just recover an overdue balance.

With fully embedded, AI native collections, lenders can guide customers back on track and build habits that move them toward genuine financial wellness. Here's how it works:

The future of collections is digital and AI-driven

An AI native approach to collections means advanced intelligence is built into every workflow from day one. The result is a fully embedded system where technology enhances the human touch, giving teams the insight and support they need to engage customers with clarity and precision.

Central orchestration

AI is only as effective as the data and policy signals it can see. A central orchestration layer acts as the single brain for collections, unifying customer data, risk scores, hardship flags, and communication rules so every channel and tool works from the same instructions.

Accelerated implementation

Modern AI agents and low code integration patterns mean collections capabilities can be deployed and iterated far faster than traditional transformations. Pre built connectors into loan servicing systems, digital channels, and analytics platforms shorten time to value and make it easier to adapt to new regulatory or portfolio pressures.

Hyperpersonalization

Machine learning and predictive models enable tailored engagement strategies at scale. By analyzing repayment history, product mix, hardship indicators, and behavioral data, lenders can choose the right tone, timing, and channel for each account, increasing right party contact and voluntary arrangements.

Intelligent insights

Advanced dashboards and self serve analytics turn complex operational data into clear, actionable views for risk, operations, and executives. Teams can explore trends, stress test strategies, and answer ad hoc questions via conversational queries, supporting more proactive and strategic collections management.

Cognitive customer engagement

Digital first customers increasingly prefer self service hardship and collections journeys. Natural language experiences across SMS, chat, and secure portals help customers disclose circumstances, agree to plans, and update details without waiting in a call queue, reducing pressure on contact centres while improving satisfaction.

AI augmented agents

When a human conversation is needed, AI augments collectors with real time guidance, policy checks, next best offers, and access to all relevant account and hardship context in one place. Combined with sentiment analysis and coaching prompts, this enables more humanized, compliant, and efficient calls.

Financial well being

Collections becomes a key touchpoint in a broader financial wellness journey. By surfacing budgeting tools, hardship support, and trusted resources at the right moment, lenders turn difficult conversations into opportunities to rebuild trust and earn long term loyalty.

AI native collections in action

Meet Alex, a 27 year old in Brisbane who's always paid on time. A few weeks after a rent increase and rising living costs, his spending patterns shift and his buffer shrinks.

In a legacy setup, nothing would happen until a payment was missed. But with an AI first, cloud native solution, models flag Alex as "at risk" and trigger a gentle, digital first check in.

Alex receives a message through his preferred channel with options to adjust dates, set up smaller instalments, or access hardship support. The best part: there's no awkward phone call required.

If Alex misses a payment, the system responds accordingly. It configures the tone, timing, and channel of its outreach for maximum impact. Every interaction is logged, every script and workflow is aligned to Australian hardship expectations, and strategies are continuously tuned based on outcomes.

A few months later, Alex is back on track—and far more likely to stay with the lender that helped him through a tough patch.



Financial wellness powered by C&R Software

Humanising the collections journey isn't just about a better customer experience. It also improves cooperation, protects your brand, and builds long term loyalty, especially when it's supported by digital channels, analytics, and AI driven decisioning. The challenge is doing this at scale, with every interaction automated where it should be, but still compliant, auditable, and tailored to the individual.

C&R Software's AI native Debt Manager solution is built for that reality. It spans the full debt lifecycle, from pre delinquency through recovery, centralising data, orchestrating workflows, and operationalising intelligence in one system of record. If you're ready to turn collections into a driver of financial wellness and lasting customer relationships, we'd love to talk.



**AI native Debt Manager
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Get started at inquiries@crsoftware.com