

Don't Automate the Relationship:


The Human Edge/Personal Touch for Smarter Collections.



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Automation is Powerful Relationships are Unstoppable

The Human Touch in a Digital Credit World



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AI is not coming



AI Is Already in Your Department

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Credit Has Changed

- AI-driven scoring
- Automated dunning aka payment reminders
- Self-service portals
- Email Automation
- Real-time dashboards
- Predictive analytics/Chatbots

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True Story

To get started, could you please describe the problem you're experiencing with your appliance?

The water and ice stopped working

I'm sorry to hear that your refrigerator's water and ice dispenser

I'm sorry to hear that your refrigerator's water and ice dispenser has stopped working. I just need a little more information to help our technicians come fully prepared.

1. Does the dispenser make a noise when you try to dispense water or ice?

2. Is there any leakage from the dispenser?

3. When did you first notice this problem?

If we determine a parts replacement is needed, we will order it in advance so your on-site technician will have the part to complete the repair when he arrives at your home.

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Automation moves faster

Relationships move money.

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**Automation is Powerful.
Relationships are Unstoppable.**

Automation processes invoices.
Relationships prioritize them.

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**What Are You
Coaching Your
Team?**

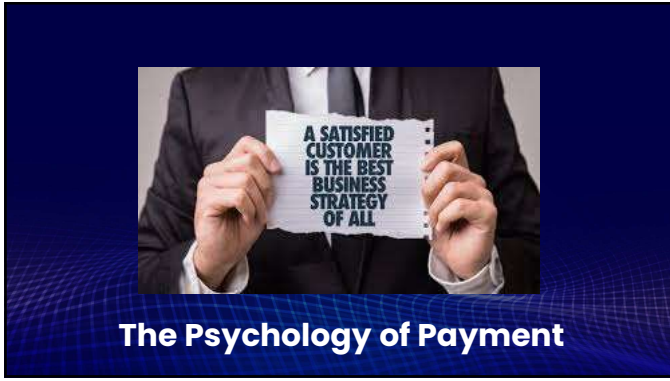
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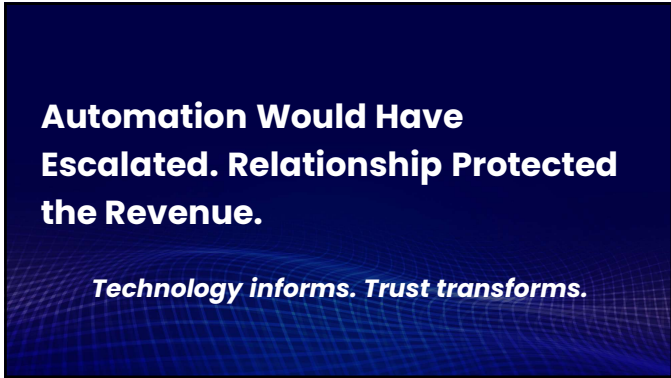
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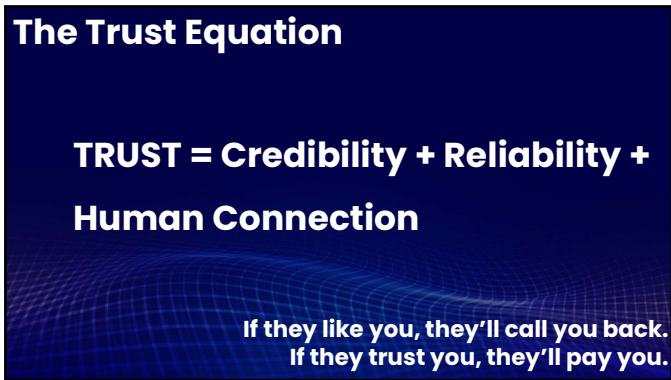
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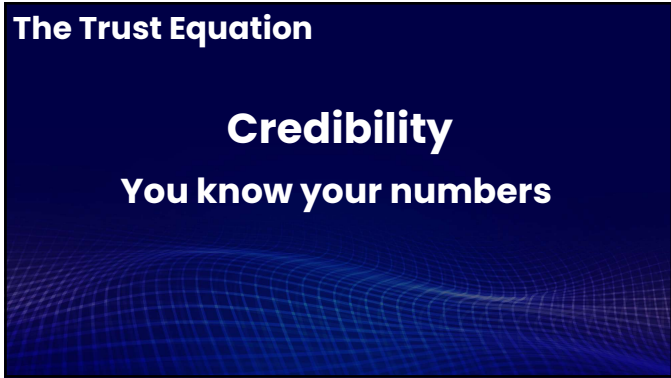
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The Trust Equation

Reliability

You do what you say you'll do.

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The Trust Equation

“
The most important way of being reliable is by following through on commitments. If you give your word, people expect that you will do what you say.”

BARBARA FARMER
©NACMQUOTES.COM

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The Trust Equation

Human Connection



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Friction Delays Payment

When customers only hear from us via AI they begin to feel processed, pressured, or cornered – they avoid us.

Trust Accelerates Payment

When customers feel respected, heard, and partnered with – they prioritize you.

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Let Humans Influence and Let AI Do the Heavy Lifting

<p>Decide How to Call Choose the right communication approach tailored to the customer's context to maximize clarity and responsiveness.</p>	<p>Listen Actively Understand the customer's situation through empathetic listening to identify needs and underlying concerns.</p>	<p>Negotiate Solutions Create win-win payment arrangements by balancing business goals with customer realities and flexibility.</p>	<p>Preserve Relationships Maintain long-term partnerships by prioritizing trust, respect, and consistent supportive interactions.</p>
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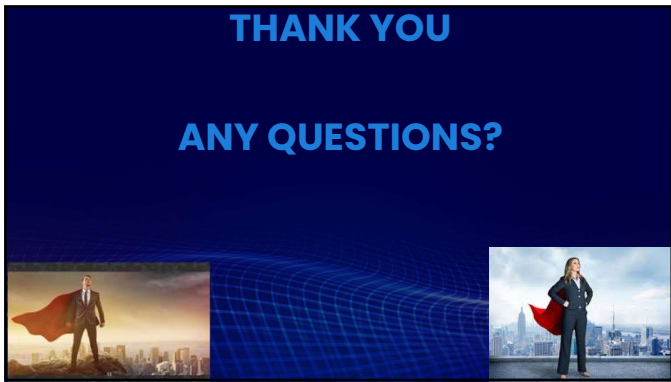
Do Your Customers See You as a Collector... Or as a Partner?



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