aryza engage

2026

WHITEPAPER

Conversational & Voice AI in practice

How AI takes pressure off contact centres, strengthens compliance and lifts payment rates.

Executive Summary

94 %

of practitioners and leaders in collections expect future customer conversations to take place across multiple channels in a **combination of human and AI**.

Aryza Webinar 2026 › Conversation-driven AI in collections

Conversational AI is changing the way companies engage with customers in collections. Traditional contact-centre structures are increasingly under **cost, compliance and staffing pressure**. At the same time, new expectations are emerging for accessibility and digital communication — particularly noticeable in organisations with large contact-centre structures and high communication volumes.

Aryza Engage is a platform that brings together AI-driven customer communication, digital and voice conversations, and intelligent collections management in a single centralised solution. From first contact to full case resolution - **built AI-native from the ground up** and intelligently automated across the entire credit lifecycle.

This whitepaper uses concrete real-world examples and market trends to show how AI-driven communication can be deployed - without over-automating processes or degrading the customer experience.

Why collections management is changing

Many traditional processes still rely on:

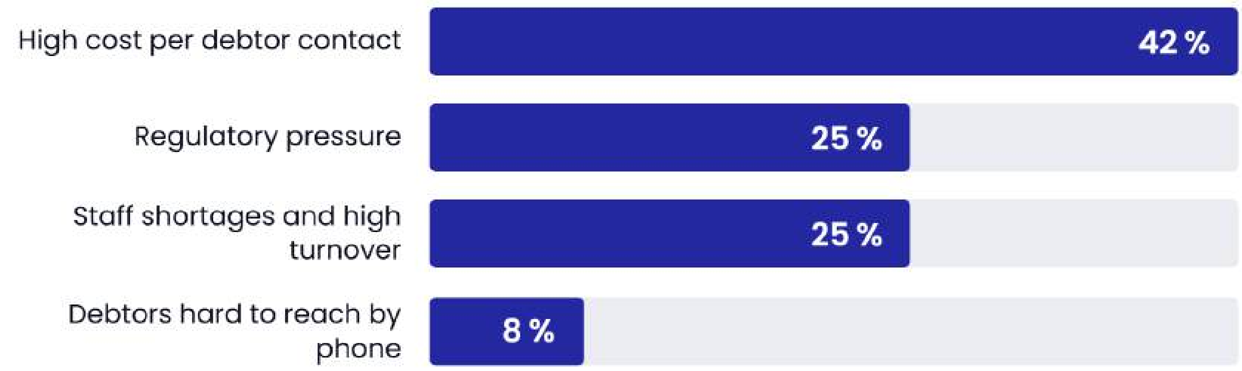
- manual outbound campaigns
- rigid call scripts and limited service hours
- fragmented communication channels
- time-consuming, sample-based quality controls

Customers respond less often to letters or traditional phone calls and expect **flexible communication across digital channels** such as WhatsApp, SMS, RCS or chat. At the same time, requirements for documentation, identity verification and the handling of vulnerable customers are increasing the pressure to act.

This creates a real tension: businesses need to have more conversations, ensure more compliance, and operate more efficiently — all at once.

The biggest challenges in collections today

A webinar survey of participants from banking, utilities, insurance and collections paints a clear picture of the most pressing issues:



Question: What are your biggest challenges in collections? Aryza Webinar 2026

These challenges are usually directly linked: as accessibility drops, handling costs rise. When staff are missing, the pressure on quality and compliance grows.

The real bottleneck is not the technology

Most companies already have well-established dunning and contact-centre systems. The real challenge today is to *orchestrate* communication intelligently - across channels, with a consistent tone, in line with regulation, economically scalable and customer-friendly. This is exactly where modern Conversational AI platforms come into their own.

What Conversational AI can do today

Instead of running rigid decision trees, modern systems hold **context-aware dialogues in natural language**. Customers can phrase things freely, ask follow-up questions or shift the conversation - without losing the flow of the dialogue.

Example conversation from collections

Aryza Engage

Good evening, Mr Reynolds. This is about an overdue instalment on your finance plan. Is it a good time for a quick chat about it?

Customer

Sure, but this month is going to be tight — we had some unexpected repair costs.

Aryza Engage

I understand. This time I can split the instalment into two smaller amounts in November and December. Would that work for you?

Customer

Yes, that would really help.

Aryza Engage

Of course. I'll set that up and send you the confirmation by SMS.
(Agreement documented · Compliance notices complete.)

In a single conversation, authentication, income and expenditure communication, objection handling and audit-proof documentation all happen at once — context-aware and without any break in the script.

AI and Agent staff complement each other

Conversational AI takes on mostly standardised, repetitive and high-volume tasks. This shifts the role of human staff towards advising, handling escalations and finding individual solutions.

Today, identity checks, standard enquiries, recurring payment arrangements, documentation and first contacts are particularly time-consuming. These are exactly the processes that automate very well. For emotionally difficult conversations or complex financial situations, however, personal dialogue remains essential.

Real-time support during the conversation

So-called **agent-assist systems** support staff during live conversations:

Conversation suggestions
Phrasing prompts aligned with the dialogue context.

Compliance prompts
Reminders for mandatory disclosures and ID steps.

Live summaries
Structured transcripts — ready to file straight away.

Escalation risks
Early warning signals for emotionally distressed customers.

Onboarding times between experienced and new staff shorten, and skill gaps in conversation handling narrow. At the same time, it eases the pressure on teams with high turnover.

Messaging — the underrated lever

A significant share of collections work is shifting from phone and letter to **asynchronous digital messaging channels.** They reduce confrontational pressure, raise accessibility and provide audit-proof documentation at any time.

Aryza Engage orchestrates the key channels through a single unified dialogue, with consistent tone, AI-driven response logic and full compliance checking in the background.

WhatsApp Business
Familiar channel with high open rates — ideal for reminders, authentication and payment options, including opt-in management.

SMS/RCS
Universally reachable, no app install required — ideal for reactivation campaigns and simple payment dialogues with deep links.

Live chat & in-app
Embedded in customer portals and service journeys — with seamless handover between AI agent and human staff.

Email
Structured, written and traceable communication — drafted with AI support and auto-routing of incoming replies.

Voice AI
Inbound & outbound — AI phone calls in natural language, with authentication, balance communication and seamless handover to staff.

One dialogue · every channel
Aryza Engage carries the conversation across voice and messaging — without channel breaks, with a consistent tone and audit-proof documentation.

What matters is not the individual channel but the **cross-channel orchestration**: customers switch between SMS, WhatsApp and voice — Aryza Engage carries the dialogue seamlessly forward and documents every step.

Compliance becomes a strategic topic

Regulatory requirements are growing steadily — from data protection and identity verification through to the handling of vulnerable customers. At the same time, the expectation of audit-proof processes keeps rising.

What happens behind the scenes

Conversational AI analyses **entire conversation archives** instead of individual samples, checking against guidelines, authentication, tone and escalation signals. That creates transparency across the entire portfolio.

Consumer Credit Directive (CCD II) as an accelerator

The EU Consumer Credit Directive (Directive 2023/2225, applicable from November 2026) tightens requirements for creditworthiness assessment and the handling of vulnerable consumers. Conversational AI makes these processes scalable — with consistent tone and a traceable audit trail.

Protecting vulnerable customers

AI detects conversation patterns suggesting financial distress or personal crises and automatically escalates to experienced staff. Regulatory requirements can be tracked and met; service quality remains assured.

Typical entry scenarios for businesses

Successful AI projects rarely begin with a full transformation — they start **step by step**. Three entry points have proven especially effective, selectable based on maturity, volume and compliance posture. They can be piloted individually or combined incrementally.

01

Reactivating hard-to-reach customers

Start with digital channels such as WhatsApp or SMS — customers from existing dunning processes are moved straight into digital dialogues. Low technical entry barriers, fast implementation and measurable results within weeks.

02

AI-driven payment arrangements

The AI runs authentication, captures ability to pay, suggests instalment plans, documents agreements and routes complex cases onward. Lower handling costs, higher reachability, consistent conversation quality.

03

Quality management and auditing

AI automatically scores existing conversations for compliance, conversation quality, escalation risks and adherence to internal guidelines — quickly measurable improvements without deep process changes.

Successful implementation

What companies should pay attention to — the most important success factors at a glance.

Start small

The most successful projects begin with clearly scoped pilots — individual portfolios, defined customer segments or selected channels. That way, results can be validated quickly.

Define clear KPIs

Decide before launch which metrics need to improve: contact rate, promise-to-pay rate, kept-promise rate, handling time, escalation rate and compliance rate.

Ensure human escalation

Not every case is suitable for full automation. Clear handovers between AI agents and human agents are essential — especially for emotionally distressed customers, complex negotiations and complaints.

Build in compliance early

Data protection, auditability and regulatory requirements should not be bolted on later. Successful projects address compliance from the design phase onwards.

Results from the field

Companies are already reporting significant efficiency gains from deploying Conversational AI. Three comparison points show the scale:

5–10%

Outbound phone calls*
Typical contact rate from traditional outbound calls — today's baseline level.

~15%

Multi-channel journey*
Contact rate when WhatsApp, SMS, email and voice are orchestrated together — well above the phone baseline.

up to
30%

Vulnerable customers*
Contact rate achieved with tailored Aryza campaigns for vulnerable customers.

** Source: Case study with Capital on Tap*

Behind these numbers lie typical efficiency and quality gains that companies see across all channels:

Reachability
Higher rates — especially outside traditional business hours.

Response time
Replies and agreements in minutes rather than days.

Handling costs
Reduced through automation of repetitive tasks.

Agent workload
Lower thanks to relief from routine and better tools.

Documentation
Complete, structured and audit-proof straight from the dialogue.

Scalability
Peak volumes without linear staffing increases.

WalkerLove
Sheriff Officers · Collections · Investigations

Collections

Municipal · Scotland

Starting point

Walker Love supports around a third of Scotland's 32 local authorities in recovering municipal receivables — council tax, commercial rates, rent arrears and parking fines. 135 staff across six sites, with 30 in the contact centre. Since the pandemic, fewer and fewer people respond to letters or emails.

How Aryza Engage helped

Conversational-driven two-way dialogue via SMS and WhatsApp through Aryza Engage. The platform handles first contact, answers standard questions and prioritises enquiries — passing pre-qualified cases on to agents. Live-chat automations can be triggered ad hoc, for example to set up direct debit mandates.

Result

Approximately 70 % of written communication now runs through Engage. Engagement rates are stable or better, and customer experience is more flexible and responsive — customers communicate round the clock. Complex enquiries are automatically queued for the next working day.

> "The difference is night and day. The system does the heavy lifting — so our agents can focus on the conversations where their judgement really matters."
>
> **Becca Mullen** · Operations & Projects Manager, Walker Love

CashFloat

Consumer credit

Short-term lending · UK

Starting point

Cashfloat (the consumer-facing brand of Western Circle) issues around 1,500 short-term loans a month and supports hundreds of thousands of applicants through a brokerage platform. 30 staff, 11 contact-centre agents, several thousand customer conversations a month. Outbound SMS used to be sent one at a time, by hand.

How Aryza Engage helped

Aryza Engage as the central platform for outbound SMS, with WhatsApp on the way using OTP-first verification. Structured automation instead of individual messages — over 70 % of all outbound SMS now run through workflows. On a typical day, the contact centre handles 100+ automated and agent-driven conversations.

Result

Less manual effort, consistent messaging despite growing volume, and a reliable view of communication patterns. Agents have more capacity for cases that need personal judgement — sending times and phrasing are iterated based on data.

> "We're in the middle of the WhatsApp rollout — and really looking forward to it. Many of our customers prefer app-based communication, so we expect a noticeable lift in engagement and response."
>
> **Esther Lizmi** · Business Optimisation, Cashfloat

Industries where Aryza Engage delivers

Conversational AI delivers the greatest impact wherever customer communication volumes are high, regulatorily sensitive and cross-channel. Aryza Engage is already live across the following industries, detailed over the next two pages.

Banks & financial services

Scalable customer communication across dunning, affordability and service processes — with auditable documentation for internal audit and supervision. Engagement journeys are orchestrated consistently across voice, chat and email; sensitive cases are automatically routed to experienced staff.

Energy utilities

High contact volumes around billing, deferment requests, disconnection notices and switching. Conversational AI keeps service quality steady — even at peak times — and takes pressure off hotlines without replacing the personal handling of difficult cases.

Insurance

Sensitive customer conversations around premiums, claims and policy changes. Automated first contact with a clear handover to case handling; tone and mandatory disclosures are documented in an audit-proof way in every conversation.

Telecommunications

High-volume service and collections processes with strong multichannel expectations. Flexible switching between voice, SMS and messaging — customers pick the channel, while Aryza Engage carries the conversation forward seamlessly, 24/7.

Industries where Aryza Engage delivers

Continued — three further focus industries and the common pattern.

Collections & debt management

End-to-end recovery with AI-driven customer engagement, automated authentication and quality monitoring across the full conversation archive. Re-engaging hard-to-reach customers via digital channels measurably increases contact and promise-to-pay rates.

Healthcare

Patient communication, billing and collections processes, and administrative dialogues — sensitive in tone, regulatorily clean and reachable at all times. Anonymity and data protection are strictly maintained at every touchpoint.

Hospitality & leisure

High-frequency guest communication around bookings, invoices and service enquiries. Voice and digital channels serve guests outside traditional service hours too — internationally and in multiple languages.

The common pattern

High communication pressure, many customers, high service expectations and tight regulation — combined with the growing need to be reachable at any time. This is exactly where Aryza Engage delivers.

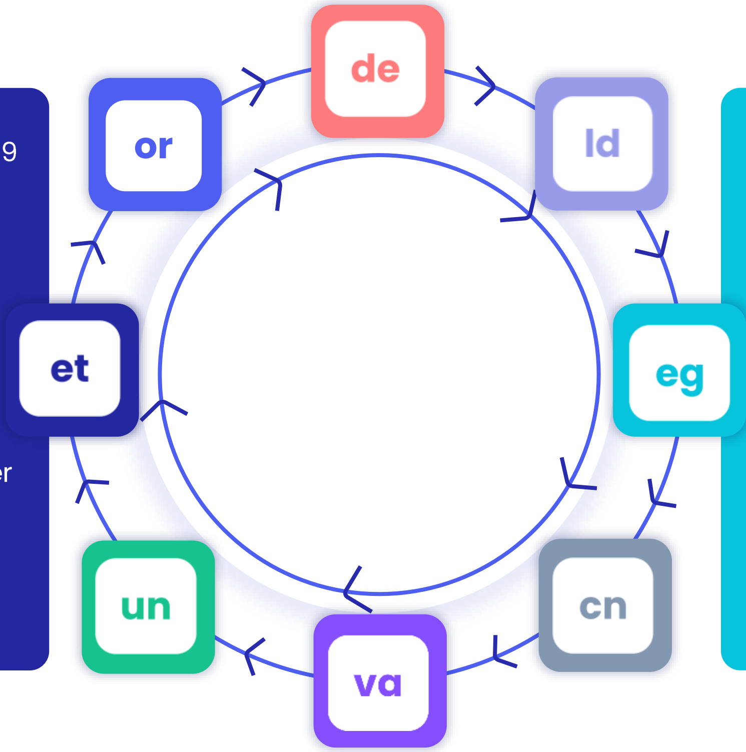
Where we can add value

Aryza Originate unifies loan origination & decisioning, helping lenders scale application volumes by **80 -400%,** process **£1bn+** annually, reduce operational cost and adapt quickly to product, risk & regulatory change.

Aryza Decide automates lending decisions, giving teams full control over credit risk while reducing underwriting time from **40 minutes** to **under five minutes**, cutting processing time by **88%** and lowering overall cost of acquisition.

Aryza Lend automates credit and account servicing, helping lenders achieve proven scale with **£100bn+** of live lending managed and around **£120m** in payments processed each month.

Aryza Evaluate automates IFRS 9 impairment calculations, helping finance and risk teams improve reporting consistency, reduce manual effort and maintain greater control across complex portfolios and large data volumes.



Aryza Engage is an AI-native autonomous customer engagement platform that automates compliant customer interactions across voice and digital channels, helping organisations increase collections by **7-12%,** reduce operational costs by up to **75%** and achieve 100% interaction oversight at scale.

Aryza Unite transforms governance, risk and compliance for regulated financial institutions, reducing reporting time by **75%,** due diligence by **70%** and manual GRC effort by **40%** while strengthening operational resilience and enterprise oversight.

Aryza Validate automates AML and KYC through no-code onboarding, real-time risk assessment and perpetual KYC, reducing onboarding costs by **50%,** accelerating time-to-revenue by up to **90%** and strengthening audit-ready compliance.

Aryza Control automates outsourced collections oversight, giving organisations full transparency across partner performance, data-driven case distribution and stronger governance while reducing case duration and costs by **20%+** and improving arrears outcomes.

Conversational & Voice AI in collections

Traditional contact-centre and collections processes are under increasing pressure: rising costs, stricter compliance requirements, limited staffing and customers who are harder to reach through conventional channels.

At the same time, customers expect flexible communication across digital channels such as WhatsApp, SMS, chat, email and voice. This is where Aryza Engage comes in: the platform combines AI-driven customer communication, digital and voice conversations, and intelligent collections management in one centralised solution.

Aryza Engage automates recurring tasks such as first contact, authentication, standard enquiries, payment arrangements and documentation. This allows agents to focus on complex cases, escalations and conversations where personal judgement matters most. Every conversation is carried across channels, documented consistently and checked for compliance. The result: better reachability, faster response times, lower handling costs and scalable processes.

GET IN TOUCH

We would be happy to discuss how Aryza Engage can support your organisation.

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