C&R Software
Credit Risk Management

Meet Cara, the virtual collections assistant

Challenge
Traditional communication is slow, expensive, and out of step

Solution
Cara for Debt Manager

Outcome

Higher digital self-service resolution

Lower cost per customer contact

Improved collector productivity

Meet customers where they are

Empower customers to take control of their financial journey with Cara. Available 24/7, this AI-powered assistant lets customers take action, get answers, and stay informed on their own terms.

Give customers fast, private self-service

Cara gives past-due customers a fast, discreet way to interact about sensitive topics without waiting on hold, which increases engagement and resolution rates.

Connect into the channels they already use

Customers already interact with you digitally: 67% prefer self-service over speaking with a representative, and 87% use your mobile app at least once a month.

Cara can be deployed with its default interface or integrated directly into your mobile app or website, creating a seamless, brand-aligned experience.

Keep every channel in sync

90% of customers expect a consistent experience across all channels. Cara reads and writes account data in Debt Manager in real time, so balances, arrangements, and next steps stay aligned whether the customer is chatting with Cara, talking to an agent, or using another digital touchpoint.

> "Customers want answers fast. Self-service makes that possible."
>
> **VP of Collections, US-based collections agency**

Better together with Debt Manager and Amazon Lex

Bridge real-time data and natural conversations

Built on Amazon Lex, the same technology behind Amazon Alexa, Cara combines powerful natural language understanding with real-time access to Debt Manager.
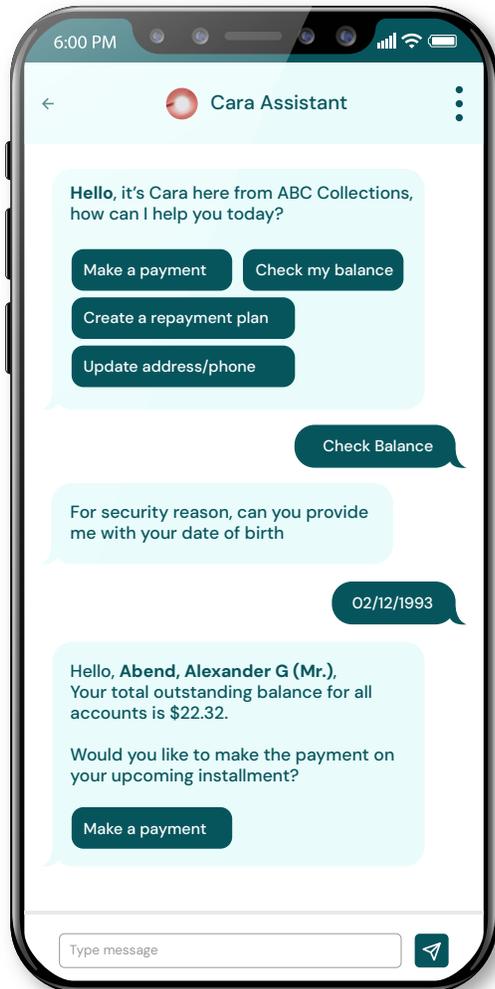
This lets customers speak or type in their own words while Cara interprets intent, verifies identity, and guides them through compliant workflows using up-to-date information.

Cara Chatbot

- Chat via your website or mobile app using natural language text recognition.
- Automate routine tasks like identity verification, making payments, setting up payment plans, and answering common questions.
- Contain more interactions in self-service so teams can reduce operating costs and reserve agents for higher-value work.

Cara Voice

- Integrate with your Amazon Connect cloud contact center to enhance live workflows.
- Perform identity verification before live agent connect, saving around 30 seconds per call and shortening handle times.
- Offer voice self-service options such as balance inquiries, demographic updates, and repayment offers to reduce live agent volume.

Cara helps collections operations modernize quickly, combining AI, trusted data, and human backup so every customer can choose the path that works best for them.

Cara Assistant (mobile chat mockup)

6:00 PM

← Cara Assistant ⋮

Hello, it's Cara here from ABC Collections, how can I help you today?

[Make a payment] [Check my balance]
[Create a repayment plan]
[Update address/phone]

Check Balance

For security reason, can you provide me with your date of birth

02/12/1993

Hello, **Abend, Alexander G (Mr.)**, Your total outstanding balance for all accounts is $22.32.

Would you like to make the payment on your upcoming installment?

[Make a payment]

Type message ➤

Learn more at **inquiries@crsoftware.com**