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Scaling Customer Engagement and Recovery Outcomes Through Voice AI

A large Australian credit recovery portfolio relied on frontline-led outbound activity to manage customer engagement and recovery across a broad customer base. As demand increased, the organisation sought to extend outreach and improve recovery performance without proportionally increasing frontline capacity or compromising operational control, consistency or customer safeguards.

The organisation wanted to assess how Voice AI could complement its existing recovery activity by managing suitable collections conversations, applying approved treatment strategies and supporting payment outcomes consistently, with clear compliance controls and escalation pathways.

The Challenge

The operation needed to expand outbound engagement beyond the limits of frontline capacity. Key challenges included:

Capacity constraints
Frontline capacity limited the volume of outbound customer engagement.

Consistency at scale
Higher outreach volumes required repeatable customer treatment and process adherence.

Quality and compliance
Growth needed to maintain reporting quality, customer safeguards and compliance outcomes.

The Solution

Grace was deployed across the portfolio to manage suitable outbound collections conversations within approved workflows and treatment strategies, with defined pathways for specialist support. Grace supported:

- High-volume outbound activity through consistent workflows
- Identity verification and progression towards payment arrangements
- Payment conversations within approved treatment parameters
- Consistent compliance decisioning and customer safeguards
- Escalation of hardship, disputes, complaints and other specialist matters
- Structured outcomes for reporting and optimisation

Grace increased customer engagement capacity while maintaining operational controls, customer safeguards and access to human support when required.

The Result

Over a four-month operating period, Grace demonstrated its ability to support large-scale collections activity while maintaining operational performance and compliance outcomes.

22,310 calls processed
Scaled customer engagement across the collections portfolio.

5.6x increase in payment commitments
Demonstrated improved engagement and arrangement performance over time.

100% compliance decision accuracy
Maintained adherence to approved decision frameworks and escalation pathways.

Zero platform downtime
Delivered consistent operational availability throughout the programme.

Operational Impact

Grace demonstrated the operational impact of Voice AI across customer engagement, conversion performance and recovery consistency.

SCALE WITHOUT QUALITY LOSS	STRONGER CONVERSION	MORE PREDICTABLE RECOVERY	ACTIONABLE INSIGHTS
NEARLY 5× growth in call volume	**64.5% close rate**	**87% of monthly operating days**	**DATA OPTIMISATION closing the loop**
Customer outreach expanded while maintaining compliance decision accuracy.	Almost two-thirds of verified contacts converted into a payment arrangement.	Payment arrangements were generated on 20 of 23 operating days.	Operational reporting highlighted where improved portfolio data could increase verification and conversion outcomes.

Listen to the VoiceAI demo here