

Voice AI for Outbound Collections.

How a large US bank replaced commission-based collection agencies with 1ST DAY / Trillet voice agents, and turned every \$1 of spend into \$18 recovered.

A large US bank needed to recover past-due balances at scale without paying third-party collectors 30% of everything they recovered. 1ST DAY / Trillet now runs that programme end to end, in the bank's own systems.

Voice agents that reach the right party, verify identity, negotiate a resolution and take payment in the call, then hand to a live collector the moment hardship, a dispute or a request for a person appears.

From first dial to payment received

- 01 Outreach at scale**
Around 90,000 outbound calls a month across voice and SMS, scheduled within permitted contact windows and frequency limits, without adding headcount.
- 02 Verified before disclosure**
Right-party contact and identity confirmed to the bank's standards before any account detail is discussed.
- 03 Resolved in the call**
Balances explained, payment plans agreed and payments taken in the bank's live systems, with promise-to-pay commitments logged in real time.
- 04 Closed with full audit**
Disputes and hardship cases handed warm to a human agent. Every call recorded, transcribed and time-stamped for compliance review.

~90K

outbound collection calls per month

~\$150K

of debt recovered per month

1,700%

return on investment

\$1 → \$18

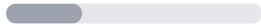
recovered for every dollar invested

BEFORE AND AFTER 1ST DAY / TRILLET

BEFORE · THIRD-PARTY AGENCIES

30%

of every dollar recovered paid in commission

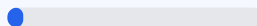


- Bank keeps ~70¢ of each \$1 recovered
- Fees scale with success: recover more, pay more
- Customer conversations outsourced and off-brand

AFTER · 1ST DAY / TRILLET VOICE AGENTS

~6%

effective cost of recovery



- Bank keeps ~94¢ of each \$1 recovered
- Predictable platform cost, not a share of recovery
- Every call in the bank's voice, on the bank's systems

The economics. Every \$1 invested generates \$18 in recovered revenue, representing \$17 of net return.

Effective cost of recovery derived from reported ROI: ~\$150K recovered per month against ~\$8K platform investment. At the same recovery, a 30% agency commission would cost ~\$45K per month.

COMPLIANCE AND CONTROL

📞 TCPA

🛡️ FDCPA / Reg F

🔒 SOC 2 Type II

🔒 ISO 27001

📁 US Data Residency

Contact windows, call-frequency caps and do-not-call lists enforced by the platform on every dial.

Right-party contact verified before any account detail is disclosed, on every dial.

Required disclosures delivered consistently, on every call, with no script drift.

Full recordings, transcripts and role-based access for audit and dispute handling.

Disputes, hardship and complaints escalated to a human agent with full context.

Deployed inside the bank's existing collections and payment systems.