

Canada's Default AI Provider for Accounts Receivable & Collections

Approved, trusted, and leveraged by leading banks, schedule A banks, creditors, telecommunications firms, utility providers, debt purchasers, law firms, and collection agencies (1st and 3rd party).

We are revolutionizing the accounts receivable industry with intelligent, multilingual AI collection agents, advanced AI-driven compliance, and quality assurance solutions. Our award-winning AI Transfer Agents and conversational AI technologies for conversational, two-way Email and SMS redefine excellence in collections.



UMBRELLA TECH AI
BRINGING THE AI REVOLUTION
TO YOUR DOORSTEPS
WWW.UMBRELLATECH.AI

Always Compliant, Empathetic, Safe & Secure AI for Accounts Receivable (AR) & Collections



SURVEY: TOP 5 CONCERNS OF COLLECTION AGENCY OWNERS

We surveyed 75 successful collection agency owners in N. America to find out what their top 5 biggest fear ranked:

- Regulatory / legal actions & Compliance: **30%**
- Stale Accounts Inventory: **25%**
- Unstable work force & Attrition: **20%**
- Data Breaches & Cybersecurity: **15%**
- Losing Major Clients: **10%**

Call and Try Our AI



Toll Free Demo
1 (877) 398 - 5855

Please note: Demo on a development environment, you may experience hiccups and lags.



WHY CHOOSE UMBRELLA?!

- Default AI in Canada for AR & Collections
- Trusted & Used by Banks, Telco, Utilities, debt purchasers and collection agencies
- Available through TCN and Five09 platforms
- Award winning AI Quality Assurance for Compliance and best collection practices, proven to reduce OPEX
- Award winning Transfer Agent proven to increase workforce efficiency by at least 5 times
- AI conversational Email for collections, directly responsible for generating an extra \$400,000 in a single month for a client!
- Low overhead integration cost & effort, we are up and running in 2 weeks!
- SOC2, PCI, HIPAA, PIPEDA, TCPA and CRTC compliant.
- Built - In Compliance Rules: 7 in 7, 3 in 7 etc
- English, Spanish, French & Arabic with many more.
- Omni - Channel: Voice, SMS & Email

UMBRELLA'S AI SOLUTION TRANSFORMING COLLECTIONS

ACCELERATE REVENUE



AI shines in penetration of portfolios while remaining consistent and compliant. Our tools were directly responsible in significant increase of generated revenue quickly.

ENSURE COMPLIANCE & BEST PRACTICES



Our AI QA solutions, reviews every call in 128 languages in depth and scores it, identifying strengths, weaknesses and areas of improvement, with real-time escalations of identified issues on the call.

PLUG & PLAY DEPLOYMENT



Easily deploy our systems with minimal disruption to your operations, without heavy integrations, requirements or upfront effort and costs.

VALUABLE INSIGHTS



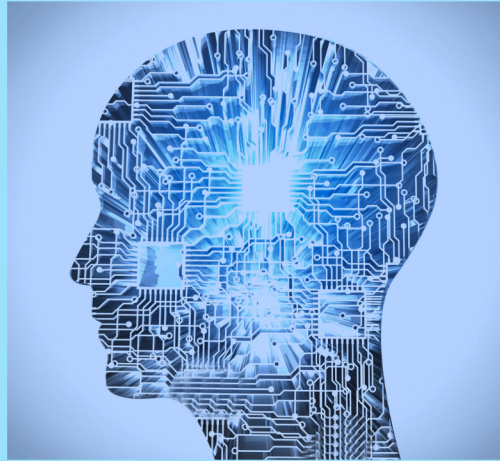
Gather intelligence and insights about your operations, team performance, relevant KPIs and metrics to enhance your strategies daily, weekly monthly and annually.

Considering Contact Centers (BPO)?

Solution	Cost per hour (CAD)	Cost per hour (USD)	Key Considerations
Offshore Contact Center (Low End)	\$12.92	\$9.00	Language barriers, cultural differences, quality control issues, limited availability
Offshore Contact Center (High End)	\$33.75	\$23.50	High specialized skill costs, higher turnover, ongoing management challenges
Onshore Contact Center	\$37.80 to \$54.00	\$26.34 to \$37.61	High labor costs, training expenses, benefits administration, limited scalability

Umbrella's AI costs significantly less

CASE STUDIES



Canada's Largest Debt Purchaser:

- Replaced offshore contact centers (India & Chile, AR staff of 250) Leveraging Umbrella's Transfer Agent, AI Collection Agent and AI Conversational Email, an *extra \$400,000 in revenue was generated in only 4 weeks!*

Canadian Telco Provider (1st Party):

- One of the big 3 Canadian telco providers, in a 3-week head-to-head challenge on 90-day past-due accounts, Umbrella's empathetic AI (AI Agent & AI Email) outperformed onshore human agents, collecting \$530,000 compared to \$387,000 collected by humans—a clear demonstration of superior efficiency and performance.

OUR OFFERINGS

AI Powered Collection Agent:

Intelligence, empathy, hyper-realistic human voices conveying emotions. Personality customization, SIP, PIF, and payment plan customization.

Transfer Agent: Award-winning AI design, built for cost efficiency without AI power. Verify debtor identity with up to 7 points and warmly transfer to live agents, cutting average handle time significantly.

AI Powered QA: Supports 128 languages, scores unlimited calls per minute with numerous metrics and KPIs. Calls transcribed with timestamps. Real-time escalation for issues like self-harm, legal actions, bankruptcy.

Conversational AI Email & SMS: Chat with millions via Email or SMS, negotiate collections, and send secure payment links.

AI Training Module: Agents and potential hires role play with AI pretending to be a debtor, exposing them to various scenarios and personalities.

KEY BENEFITS & FEATURES

- Increased Efficiency and Reduced Cost:** Increased workforce stability, efficiency and revenue while reducing OPEX.
- Reliable, Flexible & Scalable:** 24/7 availability, no staff turnover. Not limited to AR use case.
- Plug-and-Play Integration:** Quick setup with existing software and payment processors supporting inbound & outbound.
- Data Security & Sovereignty:** Compliant with HIPAA/PIPEDA; data remains local (Canada/USA).
- Empathy Engine:** Personalized, empathetic patient interactions and fluid human like conversations.
- Multilingual:** English, French & Spanish support.
- Proven Performance:** Trusted by major Canadian banks, telcos, insurance and utilities.
- Omni-Channel:** Voice, SMS & Email communication.