



## Speech Analytics Report

### Speech Analytics Monitoring Form

#### Call Details

Campaign	2025-07-17
Call File	ABC FINANCIAL.wav
Processing date	2025-07-17 19:52:24
Call Language(s)	English
Call Duration	00:03:21

#### Transcription

**Collector:** My name is Jen, a senior digital agent from ABC Financial. May I speak to John?

**Debtor:** Speaking.

**Collector:** Hi John, can you please confirm your full name and year of birth for verification purposes?

**Debtor:** Sure, John Doe 1993.

**Collector:** Thank you for verifying your identity, John. Please note that all calls are monitored and recorded for quality and training purposes. Our records indicate that your account is 2 months past due, and we require a minimum payment of \$100. Would you be able to make this payment today?

**Debtor:** No, definitely not. I don't have any money. **[Payment Non-Commitment]**

**Collector:** Is there a reason why you fell behind on your payments?

**Debtor:** Yo, I don't have I don't have time for this s\*\*t. **[Profanity]** Like, are you gonna ask me about my personal life? I'm telling you I don't have the money. **[Payment Non-Commitment]** **[Complaint]** **[Frustrated]** **[Angry]**

**Collector:** I understand this can be frustrating, John. Let's try to work together to find a solution. **[Empathetic (Agent)]** Is there any other phone number that we can reach you?

**Debtor:** No, this is my only phone number.

**Collector:** All right, thank you for letting me know. Are you currently employed?

**Debtor:** No, I lost my job.

**Collector:** I'm sorry to hear that. **[Empathetic (Agent)]** Are you receiving any other sources of funds that are currently sustaining you?

**Debtor:** Look, I'm just thinking of declaring bankruptcy. **[Legal action]**

**Collector:** Declaring bankruptcy is a significant step and can have long-term effects on your credit. Making this payment today can help you avoid those consequences. Do you have any savings or assets that you might be able to use to cover this minimum payment?

**Debtor:** I don't know. This this conversation is really stressing me out and like, I'm just thinking of going and jumping off a building. **[Self-Harm]** **[Frustrated]**

**Collector:** I'm really sorry to hear that you're feeling this way. It's important that you talk to someone who can provide immediate support. Can I help you find a crisis support line or someone to talk to? If you need immediate help, please reach out to a crisis support line or someone you trust who can provide support. **[Empathetic (Agent)]** Regarding the payment, if there's any way we can work together to come up with the \$100, it could help you avoid further complications with your credit.

**Debtor:** No, I do want to make the payment. How would I place the payment? **[Clarification Question]** **[Payment Commitment]**

**Collector:** Great, I appreciate your willingness to make the payment. You can visit our secure payment website at [www.abcfinancial.com](http://www.abcfinancial.com) or we can process the payment over the phone. **[Agent mentions company website]** Which method do you prefer?

**Debtor:** I actually completed the payment online. **[Payment Commitment]**

**Collector:** Could you let me know how you'd prefer to receive your payment confirmation via SMS or email?

**Debtor:** SMS, please.

**Collector:** Your payment reference number is 4538. To summarize our call, we've confirmed your payment of \$100, which will bring your account back into good standing and positively impact your credit rating. Is there anything else I can assist you with today?

**Debtor:** No, that's it. Thank you. **[Debtor Satisfaction]** **[Positive Feedback]** **[Resolved]**

**Collector:** You're welcome, John. Thank you for your cooperation. Have a good day.

## Intent Detection

Flagged intent detected: **Angry**

- **Debtor:** Yo, I don't have I don't have time for this s\*\*t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.

Flagged intent detected: **Empathetic (Agent)**

- **Collector:** I'm really sorry to hear that you're feeling this way. It's important that you talk to someone who can provide immediate support. Can I help you find a crisis support line or someone to talk to? If you need immediate help, please reach out to a crisis support line or someone you trust who can provide support.
- **Collector:** I'm sorry to hear that.
- **Collector:** I understand this can be frustrating, John. Let's try to work together to find a solution.

Flagged intent detected: **Resolved**

- **Debtor:** No, that's it. Thank you.

Flagged intent detected: **Frustrated**

- **Debtor:** I don't know. This this conversation is really stressing me out and like, I'm just thinking of going and jumping off a building.
- **Debtor:** Yo, I don't have I don't have time for this s\*\*t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.

Flagged intent detected: **Self-Harm**

- **Debtor:** I don't know. This this conversation is really stressing me out and like, I'm just thinking of going and jumping off a building.

Flagged intent detected: **Complaint**

- **Debtor:** Yo, I don't have I don't have time for this s\*\*t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.

Flagged intent detected: **Agent mentions company website**

- **Collector:** You can visit our secure payment website at [www.abcfinancial.com](http://www.abcfinancial.com) or we can process the payment over the phone.

Flagged intent detected: **Positive Feedback**

- **Debtor:** No, that's it. Thank you.

Flagged intent detected: **Profanity**

- **Debtor:** Yo, I don't have I don't have time for this s\*\*t.

Flagged intent detected: **Legal action**

- **Debtor:** Look, I'm just thinking of declaring bankruptcy.

Flagged intent detected: **Payment Commitment**

- **Debtor:** I actually completed the payment online.
- **Debtor:** No, I do want to make the payment. How would I how would I place the payment?

Flagged intent detected: **Payment Non-Commitment**

- **Debtor:** I'm telling you I don't have the money.
- **Debtor:** No, definitely not. I don't have any money.

Flagged intent detected: **Debtor Satisfaction**

- **Debtor:** No, that's it. Thank you.

Flagged intent detected: **Clarification Question**

- **Debtor:** How would I how would I place the payment?

## Umbrella Tech AI Response

Umbrella Tech AI has detected very important findings from a recent call calibration. The analysis has identified several critical characteristics, including instances of severe debtor distress, expressions of both positive and negative payment intent, and notable agent performance. Some of these findings, particularly those related to debtor sentiment and potential risk, require your immediate review and action to ensure compliance and debtor well-being.

- **Angry**
  - Debtor: Yo, I don't have I don't have time for this s\*\*t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.
- **Empathetic (Agent)**
  - Collector: I'm really sorry to hear that you're feeling this way. It's important that you talk to someone who can provide immediate support. Can I help you find a crisis support line or someone to talk to? If you need immediate help, please reach out to a crisis support line or someone you trust who can provide support.
  - Collector: I'm sorry to hear that.
  - Collector: I understand this can be frustrating, John. Let's try to work together to find a solution.
- **Resolved**
  - Debtor: No, that's it. Thank you.
- **Frustrated**
  - Debtor: I don't know. This this conversation is really stressing me out and like, I'm just thinking of going and jumping off a building.
  - Debtor: Yo, I don't have I don't have time for this s\*\*t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.
- **Self-Harm**
  - Debtor: I don't know. This this conversation is really stressing me out and like, I'm just thinking of going and jumping off a building.
- **Complaint**
  - Debtor: Yo, I don't have I don't have time for this s\*\*t. Like, are you gonna ask me about my personal life? I'm telling you I don't have the money.
- **Agent mentions company website**
  - Collector: You can visit our secure payment website at [www.abcfinancial.com](http://www.abcfinancial.com) or we can process the payment over the phone.
- **Positive Feedback**
  - Debtor: No, that's it. Thank you.
- **Profanity**
  - Debtor: Yo, I don't have I don't have time for this s\*\*t.
- **Legal action**
  - Debtor: Look, I'm just thinking of declaring bankruptcy.
- **Payment Commitment**
  - Debtor: I actually completed the payment online.
  - Debtor: No, I do want to make the payment. How would I how would I place the payment?
- **Payment Non-Commitment**
  - Debtor: I'm telling you I don't have the money.
  - Debtor: No, definitely not. I don't have any money.
- **Debtor Satisfaction**
  - Debtor: No, that's it. Thank you.
- **Clarification Question**
  - Debtor: How would I how would I place the payment?

Immediate action is required regarding the self-harm reference; please verify that all safety and escalation protocols were correctly implemented. Review the agent's excellent use of empathy and de-escalation in response to the debtor's anger, frustration, and complaint. This is a strong coaching opportunity. Note the debtor's mention of potential legal action for account strategy. Analyze the conversation flow to understand the shift from non-commitment to payment commitment and the factors leading to the resolved state and positive feedback.