

Online Appendix for “How Good is AI at Twisting Arms? Experiments in Debt Collection”

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Online Appendix A. Additional Results on the Regression Discontinuity Design

1 Tests of manipulation at the threshold

An important assumption in a RD design is that agents do not exert precise control (Lee, 2008) over whether they are above or below the threshold. Since the company never discloses its debt collection assignment rules to the public, borrowers are unlikely to manipulate their remaining principal to avoid human callers or the opposite.

We validate the no-manipulation assumption by examining the distribution of observations around the cut-off. Figure A1 shows the results of the RD density test. Figure A1(a) tests for a discontinuity at the true cut-off of 300 yuan of remaining principal. The bars indicate the density of the running variable, remaining principal. The assignment rule is right-continuous, so the intervals include their right ends but not their left ends. Therefore, 300-yuan cases belong to the right-most bar to the left of the cut-off. The solid lines show point estimates of the density functions on the two sides of the cut-off and the shaded bands are the robust bias-corrected RD confidence intervals. Following the recommendation from Cattaneo et al. (2018, 2020), the point estimates are estimated by local quadratic regressions while the confidence intervals are estimated by local cubic regressions.¹

The histogram shows that there is an increase in observation density just below the cut-off. We believe that this is because borrowers and lenders tend to round to multiples of 100 yuan: lenders may want to issue loan amounts with a 100-yuan step size, and borrowers may prefer to keep a balance at an integer multiple of 100 yuan when repaying their principal. Despite such a tendency, the density function shows no significant jump at the cut-off; the robust bias-corrected RD z -statistic for the discontinuity is only -1.01.

The tendency to round is also observed at 200 yuan and 400 yuan, as shown in Panels (b) and (c) in Figure A1. As placebo tests, we use an artificial cut-off of 200 or 400 yuan and perform the

¹Since the orders of the polynomials used for point estimates and confidence intervals are different, point estimates may not lie at the center of the corresponding confidence intervals.

same analysis as in Panel (a). We find somewhat larger discontinuities in density at these artificial cut-offs, so the bunching at the 300-yuan cut-off is not abnormal. In addition, our continuity tests in **Error! Reference source not found.** Panel A suggest that the tendency to round at 300 yuan is unrelated to observed loan and borrower characteristics.

Following Cattaneo et al. (2019), we also implement a binomial test at the cut-off. The test compares the number of observations just below versus just above the cut-off within a given symmetric neighborhood around the cut-off. If there is no manipulation at the cut-off, 50% of cases should be below the cut-off. The binomial test examines whether the empirical fraction is significantly different from 50%. Table A1 reports the results. For a neighborhood radius smaller than 2 yuan, there are significantly more cases less than or equal to 300 yuan. As we consider larger radii between 2.5 to 5 yuan around the cut-off, the distribution becomes balanced. This can be explained by the decreasing tendency to round to 300 yuan as people move further away from the cut-off. We therefore conclude that there is no intentional manipulation related to AI caller usage at the 300-yuan cut-off. In the following section, we show that our results are robust to excluding potentially rounded observations.

2 Robustness checks

Table A2 shows robustness checks of the RD regression results. As a benchmark, column 1 repeats our main results from **Error! Reference source not found.** Panel B, which uses the MSE-optimal bandwidth and a uniform kernel. Columns 2 and 3 change the kernel to a triangular kernel and an Epanechnikov kernel, respectively. Column 4 uses the CER-optimal bandwidth. Column 5 doubles the MSE-optimal bandwidth and column 6 shrinks it by half. These variations generate results similar to those of the main specification, confirming that our results are robust to bandwidth and kernel choices.

The last three columns in Table A2 show the results of a “donut-hole” test, which checks the robustness of our results with respect to observations close to the cut-off. This approach can evaluate the sensitivity of the results to manipulation around the threshold, even if it is not suspected, as well as sensitivity to the unavoidable extrapolation in local linear regressions. In the test, observations within $\pm w$ of the cutoff are excluded before running the same RD regressions. We set w to be 0.5, 1, and 2—neighborhoods with potential rounding. The results are quite similar to the original ones, alleviating concerns about manipulation and rounding.

3 Placebo tests

Table A3 shows two placebo tests using the artificial cut-offs of 200-yuan and 400-yuan of remaining principal. We use CER-optimal bandwidths in these RD regressions, since they give the most power when making inferences about the null hypothesis that there is no jump in the outcome variables (Cattaneo et al., 2019). The results do not reject the null hypothesis for both artificial cut-offs and at all evaluation horizons.

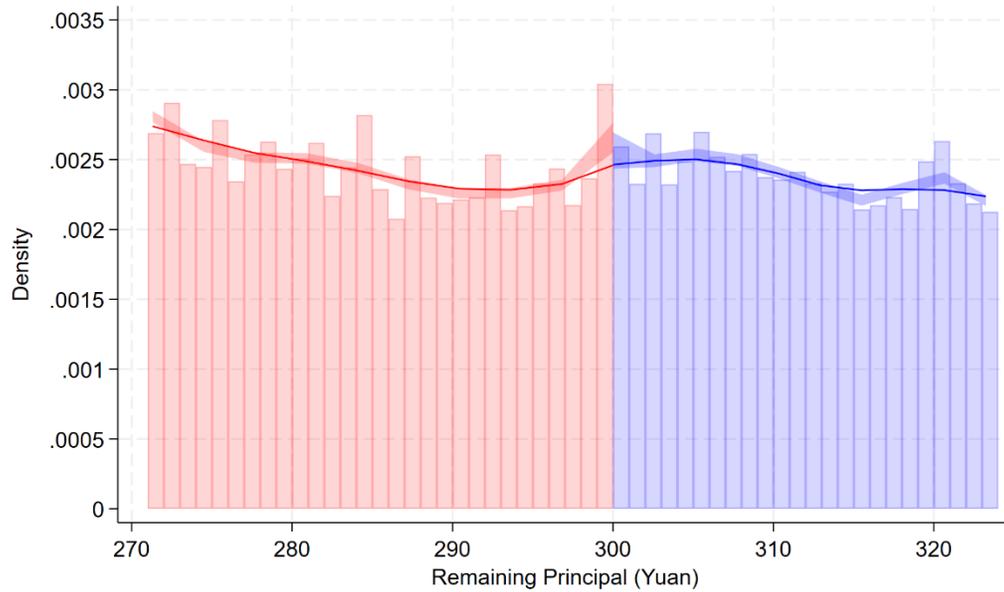
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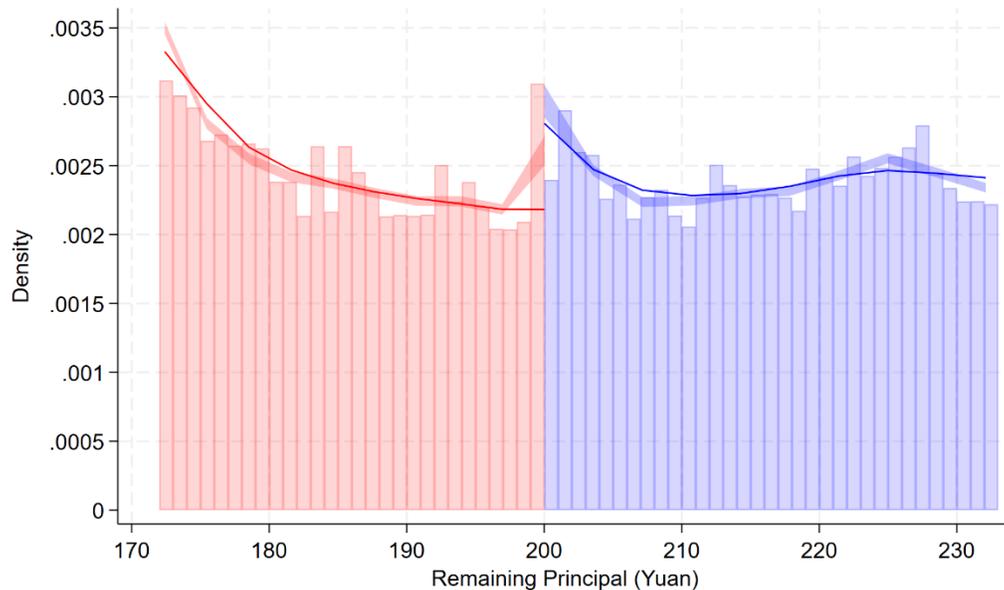
Figure A1. RD density test around the threshold.

This figure reports the results of the RD density test to detect potential manipulation around the threshold. The figure first shows the histogram of the running variable—remaining principal—around the threshold. Each interval in the histograms includes the right end but not the left end. We estimate the density functions on both sides of the threshold separately using local quadratic regressions, which are displayed by the solid lines. The shaded areas around the fitted lines mark the 95% robust bias-corrected RD confidence intervals using local cubic regressions. All local regressions use the triangular kernel with the MSE-optimal bandwidth.

(a) 300-yuan threshold.



(b) Placebo test: 200-yuan threshold.



(c) Placebo test: 400-yuan threshold.

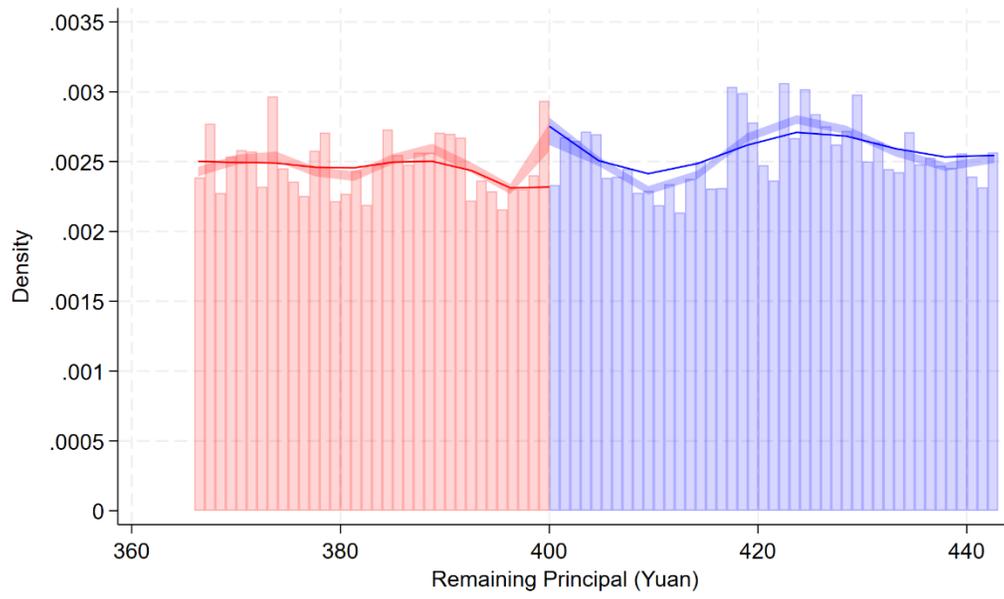


Table A1. Binomial test of manipulation at the threshold.

This table reports the results from the Binomial test of manipulation at the principal remaining threshold. For a neighborhood of width $2x$ around the 300-yuan cut-off, the test calculates the fraction of observations below the threshold. Under the null hypothesis of no manipulation at the threshold, the fraction of observations below the threshold is 0.5.

Neighborhood Radius x	# Obs. in $(300-x, 300]$	# Obs. in $(300, 300+x]$	% Below	p -val.
0.5	2,042	1,317	60.8%	<0.001
1.0	3,075	2,644	53.8%	<0.001
1.5	4,365	3,739	53.9%	<0.001
2.0	5,466	4,996	52.2%	<0.001
2.5	6,567	6,454	50.4%	0.326
3.0	7,663	7,699	49.9%	0.778
3.5	8,969	8,848	50.3%	0.369
4.0	10,125	10,060	50.2%	0.652
4.5	11,365	11,180	50.4%	0.220
5.0	12,480	12,569	49.8%	0.578

Table A2. Collected NPV difference between AI and human callers: Robustness checks.

This table shows robustness checks for the RD design regression results in **Error! Reference source not found.** Panel B, which estimates the average difference in collected NPV between AI and human callers at horizons of 2 to 360 days. The first column reports the main results, which are the same as the results in **Error! Reference source not found.** Panel B. Columns 2 and 3 change the kernel. Columns 4 to 6 modify the bandwidth. Columns 7 to 9 exclude observations within $\pm w$ yuan of the cutoff. “MSE” and “CER” stand for the optimal bandwidths that minimize the mean squared error and the coverage error probability, respectively. “Epan.” stands for Epanechnikov kernel. Robust bias-corrected RD z -statistics are in parentheses. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Main setup	Kernel Choice		Bandwidth Choice			Donut-Hole		
							$w = 0.5$	$w = 1$	$w = 2$
NPV 2d	-0.0375*** (-9.02)	-0.0382*** (-10.97)	-0.0407*** (-12.33)	-0.0359*** (-6.79)	-0.0449*** (-8.53)	-0.0355*** (-2.70)	-0.0406*** (-11.00)	-0.0442*** (-12.02)	-0.0386*** (-9.55)
NPV 5d	-0.0500*** (-7.77)	-0.0501*** (-8.15)	-0.0509*** (-8.29)	-0.0462*** (-5.72)	-0.0500*** (-8.24)	-0.0461*** (-2.30)	-0.0588*** (-9.53)	-0.0611*** (-9.55)	-0.0600*** (-8.30)
NPV 10d	-0.0777*** (-12.73)	-0.0767*** (-12.42)	-0.0769*** (-12.54)	-0.0760*** (-9.70)	-0.0851*** (-12.77)	-0.0760*** (-6.09)	-0.0812*** (-12.81)	-0.0834*** (-12.77)	-0.0786*** (-10.59)
NPV 30d	-0.0915*** (-18.40)	-0.0892*** (-15.97)	-0.0893*** (-15.95)	-0.0908*** (-14.23)	-0.105*** (-17.64)	-0.0911*** (-9.61)	-0.0921*** (-18.40)	-0.0924*** (-18.28)	-0.0938*** (-18.06)
NPV 60d	-0.0751*** (-17.24)	-0.0732*** (-14.55)	-0.0728*** (-14.36)	-0.0758*** (-13.72)	-0.0845*** (-17.79)	-0.0764*** (-10.76)	-0.0746*** (-15.47)	-0.0749*** (-14.76)	-0.0726*** (-13.57)
NPV 90d	-0.0647*** (-16.06)	-0.0660*** (-13.66)	-0.0655*** (-13.44)	-0.0674*** (-13.39)	-0.0761*** (-18.32)	-0.0675*** (-10.70)	-0.0660*** (-14.34)	-0.0642*** (-13.79)	-0.0637*** (-12.66)
NPV 180d	-0.0524*** (-13.84)	-0.0541*** (-11.68)	-0.0534*** (-11.41)	-0.0551*** (-11.79)	-0.0632*** (-16.72)	-0.0552*** (-9.69)	-0.0523*** (-11.81)	-0.0514*** (-11.65)	-0.0510*** (-10.60)
NPV 360d	-0.0464*** (-12.59)	-0.0486*** (-10.79)	-0.0477*** (-10.45)	-0.0489*** (-10.77)	-0.0568*** (-15.40)	-0.0492*** (-9.61)	-0.0464*** (-10.78)	-0.0447*** (-10.33)	-0.0440*** (-9.17)
Bandwidth	MSE	MSE	MSE	CER	$2 \times$ MSE	$\frac{1}{2} \times$ MSE	MSE	MSE	MSE
Kernel	Uniform	Triangular	Epan.	Uniform	Uniform	Uniform	Uniform	Uniform	Uniform

Table A3. Collected NPV difference between AI and human callers: Placebo tests.

This table reports placebo test results estimating the average difference in collected NPV across the artificial cut-offs of 200-yuan and 400-yuan of remaining principal at horizons of 2 to 360 days. The specifications of the RD regression are the same as those in **Error! Reference source not found.** Panel B. Robust bias-corrected RD z -statistics estimated by local quadratic regressions are in parentheses. Since the point estimates and the z -statistics are estimated by local linear and quadratic regressions, respectively, their signs can differ. “MSE” stands for the optimal bandwidth that minimizes the mean squared error. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

	(1)	(2)
	Artificial cutoff c	
	$c = 200$	$c = 400$
NPV 2d	-0.0060 (-0.76)	0.0064 (1.33)
NPV 5d	-0.0030 (-0.63)	0.0050 (1.00)
NPV 10d	-0.0027 (-0.37)	0.0009 (-0.04)
NPV 30d	-0.0099 (-1.92)	-0.0002 (-0.01)
NPV 60d	-0.0002 (-0.37)	0.0004 (-0.17)
NPV 90d	0.0015 (0.02)	-0.0002 (-0.35)
NPV 180d	0.0042 (0.55)	-0.0002 (-0.23)
NPV 360d	0.0049 (0.67)	-0.0013 (-0.46)
Bandwidth	MSE	MSE
Kernel	Uniform	Uniform

Online Appendix B. Additional Figures and Tables

Figure B1. Average phone call length per borrower-day by the number of days after delinquency.

This figure shows the total minutes human callers in our data spend talking to borrowers who are a given number of days past due, divided by the number of borrower-days in the data that correspond to that number of days past due. Only borrowers assigned to in-house collectors are used in this calculation. The spikes on days 6, 11, 26, and 60 occur when the stage of the debt collection process changes.

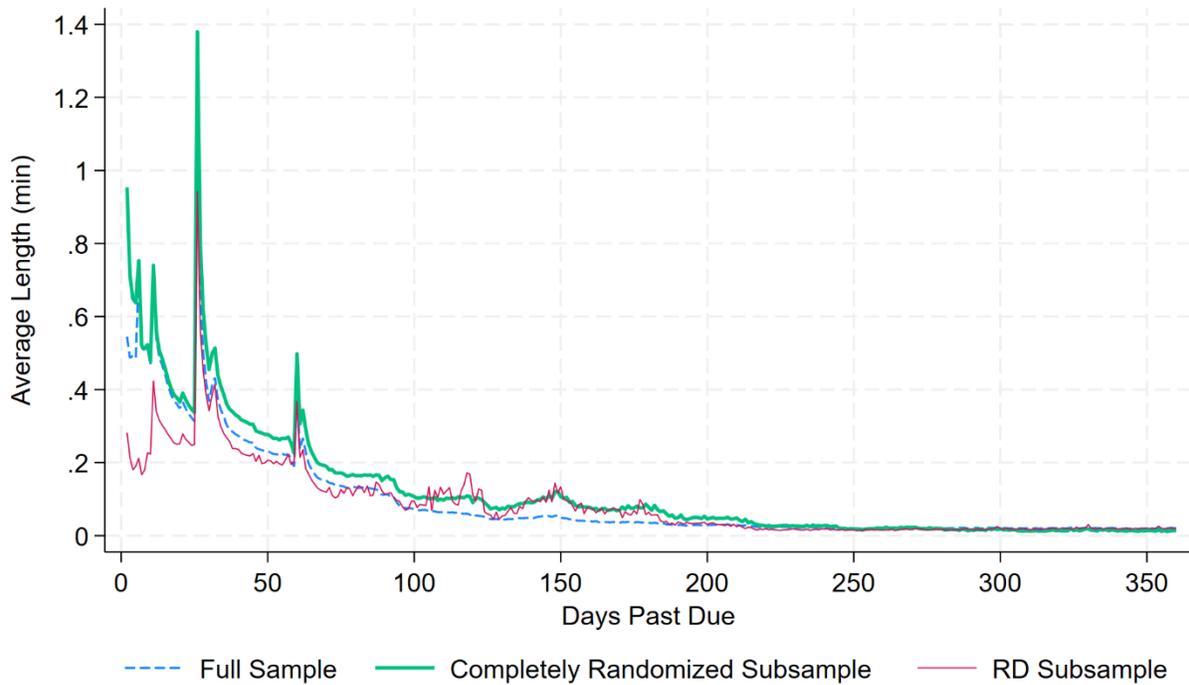


Figure B2. Number of phone calls per borrower-day around the 300-yuan remaining principal threshold by the number of days after delinquency.

This figure shows the average number of phone calls per borrower every day from day 2 to day 360 past the due date around the 300-yuan threshold of day-2 remaining principal. Numbers below and above the threshold are based on cases with (295, 300] yuan and (300, 305] yuan of day-2 remaining principal, respectively.

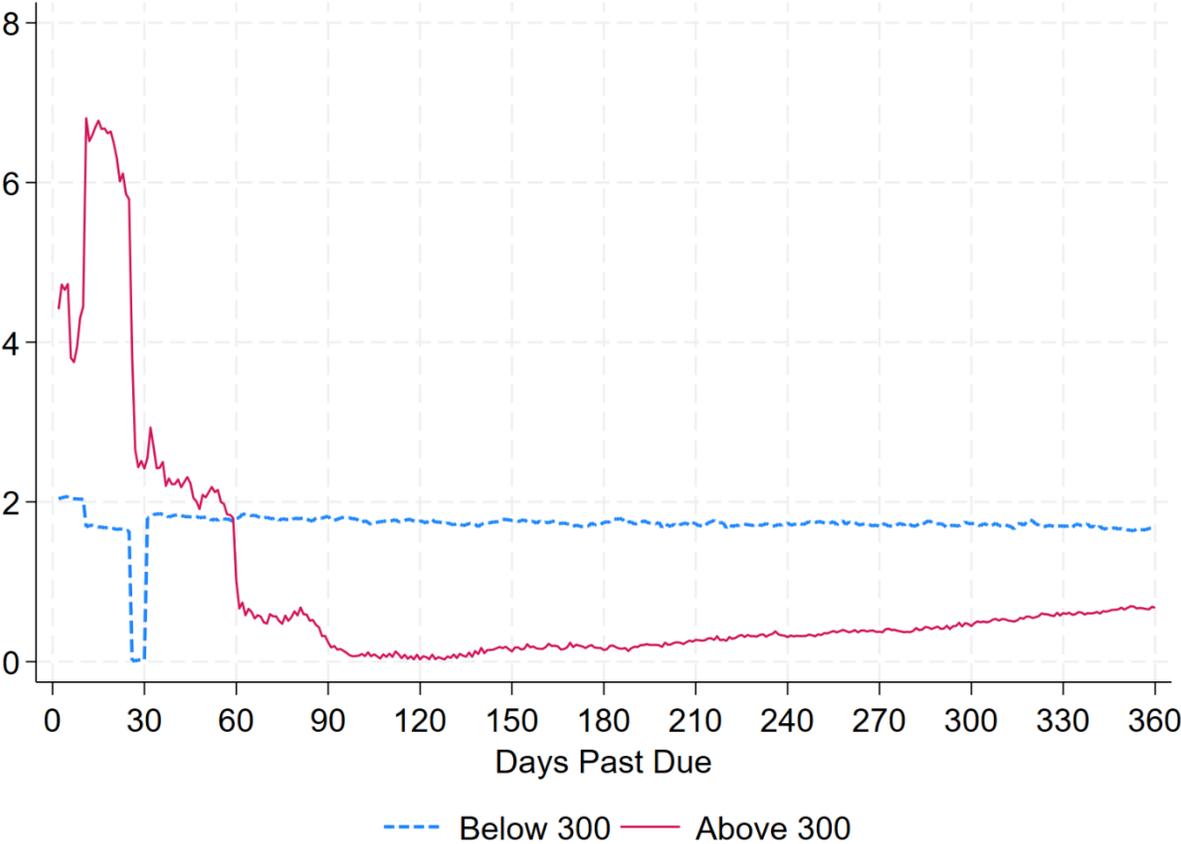


Figure B3. Distribution of phone call durations.

This figure is a histogram of phone call durations in seconds for the first answered phone call by each borrower on day 2 past due in the completely randomized subsample. Each bin is 10 seconds wide. Human caller observations are reweighted so that the distribution of the hour of day in which their calls were made is the same as that of AI calls.

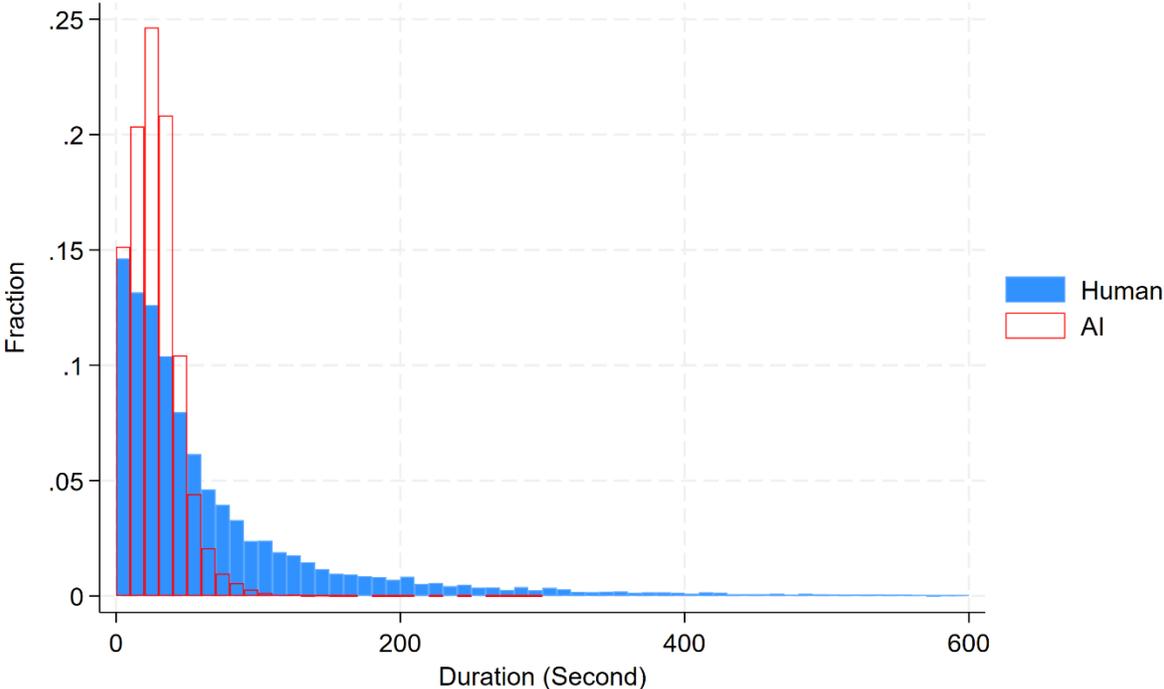


Table B1. Fraction of calls to emergency contacts – RD results.

This table reports the regression-fitted value of the percent of calls made to emergency contacts on the day past due shown in column 1 on the left (permanent AI, column 2) and the right (human, column 3) of the 300-yuan remaining principal threshold. Column 4 reports the differences between the left and right fitted values (AI minus human), with z -statistics in column 5. Local linear regressions with uniform kernels are used to obtain point estimates in all rows, and robust bias-corrected RD z -statistics are estimated by local quadratic regressions. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

(1) Day past due	(2) Left Mean (AI)	(3) Right (Human)	(4) Diff. (L – R)	(5) z-stat.
2	0.025	0.012	0.013***	9.07
3	0.022	0.012	0.009***	6.24
4	0.020	0.012	0.007***	5.14
5	0.018	0.018	0.000	0.47
6	0.015	0.059	-0.044***	-17.75
7	0.018	0.052	-0.034***	-11.93
8	0.018	0.082	-0.064***	-20.46
9	0.017	0.147	-0.130***	-32.74
10	0.015	0.173	-0.158***	-37.48
15	0.018	0.339	-0.321***	-78.11
30	0.325	0.302	0.023	0.52
60	0.015	0.153	-0.138***	-7.92
90	0.012	0.080	-0.068***	-3.68
180	0.000	-0.002	0.003	0.37
360	0.000	0.012	-0.012*	-0.01

Table B2. Phone call outcomes of the first call between 9 and 9:30 A.M.

This table compares outcomes of the first calls made to each borrower between 9 and 9:30 A.M. on day 2 past due between two groups of cases in the completely randomized subsample: cases handled by AI callers and cases handled by human callers. Panel A reports results for all first calls. Panel B splits debts by whether their overdue payment amount is above 1,000 yuan, which is around the median size. Columns (1) and (2) report group averages for cases assigned to AI and human callers, and columns (3) and (4) report the differences between the two groups of cases and the corresponding t -statistics, respectively. The estimates of the differences are based on regressions of the variable of interest onto an AI-caller indicator and calendar month dummies. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Panel A. Outcomes of the first call.

	(1)	(2)	(3)	(4)
	Mean (AI)	Mean (Human)	Diff.: AI – Human	t -stat.
(1) % Phone calls answered	0.255	0.254	-0.011	-1.53
Conditional on answering the first call:				
(2) Ringing time to answer (sec)	25.49	25.82	0.17	0.28
(3) Duration (sec)	29.47	23.64	7.93***	10.10
(4) % Promise to repay	0.466	0.676	-0.220***	-14.16
(5) Pay within 15min	0.043	0.032	0.013**	2.24
(6) Pay within 30min	0.053	0.052	0.003	0.43
(7) Pay within 1h	0.074	0.092	-0.018*	-1.92
(8) Pay within 2h	0.109	0.155	-0.045***	-3.80
(9) Pay within 5h	0.182	0.289	-0.101***	-6.90
(10) Pay within 1d	0.314	0.490	-0.165***	-10.08

Panel B. Outcomes of the first call, by debt size in terms of overdue amount.

	Overdue amount:	≤ 1000 yuan		> 1000 yuan	
		Diff. AI – Human	t -stat.	Diff. AI – Human	t -stat.
(1) % Phone calls answered		-0.008	-0.73	-0.011	-1.13
Conditional on answering the first call:					
(2) Ringing time to answer (sec)		-1.10	-1.16	1.12	1.40
(3) Duration (sec)		11.48***	9.58	5.82***	5.78
(4) % Promise to repay		-0.159***	-6.63	-0.254***	-12.70
(5) Pay within 15min		0.028***	3.14	0.002	0.22
(6) Pay within 30min		0.019	1.64	-0.008	-0.88
(7) Pay within 1h		0.010	0.66	-0.038***	-3.08
(8) Pay within 2h		-0.013	-0.71	-0.067***	-4.37
(9) Pay within 5h		-0.048**	-2.10	-0.138***	-7.21
(10) Pay within 1d		-0.116***	-4.60	-0.198***	-9.36

Table B3. Repayment after the first call between 9 and 9:30 A.M., conditional on answering the calls and making a promise to repay.

This table reports the fraction of borrowers who repay their debts (fully or partially) within various periods after answering the first phone call from AI or human callers between 9 and 9:30 A.M. on day 2 after the due date, conditioning on whether the borrowers make a promise to repay their debts during the conversation. The analysis uses the completely randomized subsample. Columns (a) to (d) reports simple group averages and columns (e) to (f) reports the differences between them. The estimates of the differences are based on regressions of the outcome variable onto an AI-caller indicator, a promise-to-repay indicator, the interaction of the two indicators, and calendar month fixed effects. The numbers in parentheses are t -statistics for the differences between the proportions in the indicated columns. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

	With a Promise		Without a Promise		(e) Diff: (a) – (c)	(f) Diff: (b) – (d)	(g) Diff: (e) – (f)
	(a) AI	(b) Human	(c) AI	(d) Human			
15 minutes	0.061	0.040	0.027	0.015	0.036*** (3.69)	0.026*** (7.17)	0.010 (1.00)
30 minutes	0.077	0.068	0.033	0.022	0.052*** (4.28)	0.045*** (10.24)	0.006 (0.50)
1 hour	0.113	0.120	0.040	0.042	0.082*** (5.30)	0.076*** (13.49)	0.006 (0.34)
2 hours	0.163	0.198	0.062	0.080	0.112*** (5.90)	0.117*** (16.75)	-0.004 (-0.21)
5 hours	0.267	0.368	0.107	0.159	0.155*** (6.63)	0.206*** (24.14)	-0.051** (-2.07)
the same day	0.395	0.596	0.244	0.330	0.166*** (6.48)	0.266*** (28.47)	-0.100*** (-3.69)

Table B4. Phone call outcomes of different versions of AI callers.

This table compares the phone call outcomes on day 2 after the due date between different versions of AI callers within the completely randomized subsample. The five phone call-level outcomes are the fraction of calls that are answered by the borrowers, the duration of the calls (in seconds), the fraction of answered calls that end within 10 seconds, the fraction of borrowers who make a promise to repay during the call, and the fraction of calls labeled ineffective by AI. Ineffective calls include calls with only silence after picking up, voicemail or auto-reply voice messages, and conversations that AI cannot understand or classify into pre-specified scenarios. Panel A does not control for the time of calls, while Panel B controls for a set of hourly dummies for the time of calls. The numbers in parentheses are t -statistics clustered at the borrower level. *** $p < 0.01$, ** $p < 0.05$, * $p < 0.1$.

Panel A. Not timing-adjusted.

Version Diff.	Phone Call Outcome				
	% Phone calls answered	Duration (sec)	% Calls ≤ 10 sec	% Promise to repay	% Ineffective calls
V2 – V1	0.0160** (2.50)	0.5230 (0.730)	-0.0249 (-1.57)	0.0106 (0.64)	-0.0623*** (-4.18)
V3 – V1	0.0029 (0.64)	-0.8290 (-1.29)	-0.0544*** (-5.24)	0.0874*** (7.18)	-0.1280*** (-16.30)
V4 – V1	-0.0082 (-1.57)	-2.0520*** (-4.02)	-0.0674*** (-5.61)	0.1070*** (7.91)	-0.1290*** (-12.21)
V5 – V4	-0.0029 (-0.45)	2.578*** (3.54)	0.0038 (0.26)	-0.0846*** (-4.54)	0.0013 (0.11)
V6 – V5	0.0303*** (6.18)	-0.3130 (-0.67)	-0.0053 (-0.55)	-0.0009 (-0.07)	-0.0106 (-1.39)

Panel B. Timing-adjusted.

Version Diff.	Phone Call Outcome				
	% Phone calls answered	Duration (sec)	% Calls ≤ 10 sec	% Promise to repay	% Ineffective calls
V2 – V1	0.0124* (1.93)	0.7050 (1.00)	-0.0225 (-1.42)	0.0155 (0.96)	-0.0587*** (-3.99)
V3 – V1	0.0038 (0.86)	-0.3960 (-0.62)	-0.0530*** (-5.11)	0.0974*** (8.25)	-0.1230*** (-15.90)
V4 – V1	0.0044 (0.85)	-1.481*** (-3.00)	-0.0694*** (-5.76)	0.1240*** (9.31)	-0.1260*** (-12.05)
V5 – V4	-0.0180*** (-2.84)	1.455** (1.98)	0.0016 (0.11)	-0.1090*** (-5.82)	-0.0150 (-1.19)
V6 – V5	0.0211*** (4.27)	-0.8160* (-1.73)	-0.0058 (-0.6)	-0.0112 (-0.85)	-0.0161** (-2.10)

Online Appendix C. Sample AI phone call transcripts

<p>AI: Hello, is this Mr. Zhang San?</p> <p>User: Hi, hello.</p> <p>AI: Hello, this is [Lending Company]. You have a bill of 642.01 yuan that has been overdue for three days. Could you please repay it within two hours?</p> <p>User: Okay, okay, okay, okay.</p> <p>AI: All right, please repay it as soon as possible. If we do not receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company] customer service. Sorry for disturbing you, goodbye!</p>
<p>AI: Hello, is this Ms. Zhang San?</p> <p>User: Yes, that's me.</p> <p>AI: This is [Lending Company] calling. Your bill of 1285.77 yuan has been overdue for two days. Can you repay it within two hours?</p> <p>User: Oh, okay.</p> <p>AI: Then I will suspend future debt collection actions for now. Can you confirm you can repay it within two hours?</p> <p>User: Yes.</p> <p>AI: All right, if the payment is not received within the agreed time, your bill will be transferred to specialized debt collection agencies immediately, and you will bear the consequences of default. Goodbye!</p>
<p>AI: Hello, is this Ms. Zhang San?</p> <p>User: Who is this?</p> <p>AI: Hello, this is [Lending Company]. You have a bill of 764.79 yuan that has been overdue for two days. Could you please repay it within two hours?</p> <p>User: I have noted it down, is there anything else?</p> <p>AI: Sorry for disturbing you, goodbye!</p>
<p>AI: Hello, is this Ms. Zhang San?</p> <p>User: Ah, yes.</p> <p>AI: This is [Lending Company]. You have a bill of 25,758.94 yuan from us that has been overdue for three days. Could you please repay it within two hours?</p> <p>User: Sure, okay, thank you.</p> <p>AI: All right, please repay it as soon as possible. If we do not receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company] customer service. Sorry for disturbing you, goodbye!</p>
<p>AI: Hello, is this Mr. Zhang San?</p> <p>User:</p>

AI: Hello, is this Ms. Zhang San?

User:

AI: Hey, hello, can you hear me? This is [Lending Company]. Your bill with us is overdue. Please repay it immediately, okay?

User:

AI: To avoid any negative impact on your credit records, please make sure to repay the [Lending Company] bill today. If it is not repaid in time, I will contact you again. If you have any questions, you can also call [Lending Company] customer service. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Ah, yes.

AI: This is [Lending Company]. You have a bill of 538.07 yuan from us that has been overdue for two days. Please repay it within two hours, okay?

User: Ah, yes, yes.

AI: All right, please repay it as soon as possible. If we do not receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company] customer service. Sorry for disturbing you, goodbye!

AI: Hello, is this Mr. Zhang San?

User:

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Your [Lending Company] bill of 3062.55 yuan has been overdue for 4 days. Can you repay it within two hours?

User: Okay, didn't you call yesterday?

AI: The call is to remind you to repay to avoid negative impacts on your credit records. Please repay the debt within two hours, okay?

User: I am looking for a way out.

AI: If you don't have money, try to find a way to raise money. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where debt collection actions may be escalated. Can you repay the debt today?

User: I am looking for a way out.

AI: To avoid negative impact on your credit records, I suggest you ask someone for a loan and pay the debt off before five o'clock today. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: This is [Lending Company]. You have a bill of 4762.83 yuan that has been overdue for five days. Could you repay it within two hours?

User: I have no money.

AI: If you don't have money, try to find a way to raise money. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where debt collection actions will be escalated. Can you repay the debt today?

User: I can't.

AI: This call is to remind you to repay the debt and avoid a negative impact on your credit records. Please repay the debt within two hours, okay?

User: Uh-huh.

AI: Okay, if we don't receive the payment within the agreed time, your bill will be transferred to specialized debt collection agencies immediately, and you will bear the consequences of default. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Hello.

AI: Hello, this is [Lending Company]. You have a bill of 2565.14 yuan that has been overdue for three days. Could you please repay it within two hours?

AI: Hello, is this Mr. Zhang San?

User: Uh-huh.

AI: Your [Lending Company] bill of 2129.20 yuan has been overdue for 4 days. Can you repay it within two hours?

User: Oh, there's a typhoon today, and lots of people are stranded in Zhejiang now.

AI: The fund provider of your loan has been urging us to collect your overdue repayment. Can you confirm it will be repaid in two hours?

User: Uh-huh.

AI: Then I will make a note of it for you. If it remains overdue after the agreed time, our system will automatically upload your overdue records to the central bank's credit reporting agency. Goodbye!

AI: Hello, is this Ms. Zhang San?

User:

AI: This is [Lending Company]. You have a bill of 604.15 yuan that has been overdue for three days. Please repay it within two hours, okay?

User: Good.

AI: If you continue to delay, your debt will be transferred to specialized debt collection agencies, where debt collection actions may be escalated. Can you confirm you can repay it within two hours?

User: This ... [inaudible]

AI: Uh-huh, go ahead.

User:

AI: Can you hear me? Continuing to be overdue will negatively impact your credit record. Please repay the [Lending Company] bill within two hours, okay?

User: Yes.

AI: This call is to remind you to make the payment, continuing to be overdue will negatively impact your credit record. Please repay the debt within two hours, okay?

User:

AI: Can you hear me? Continuing to be overdue will negatively impact your credit record. Please repay the [Lending Company] bill within two hours, okay?

User: Okay.

AI: Then hurry up. If the debt is still overdue within the agreed time, the debt collection actions may be escalated immediately. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Ah, yes.

AI: This is [Lending Company]. You have a bill of 1261.98 yuan that has been overdue for two days. Please repay it within two hours, okay?

User: Okay, okay.

AI: If you continue to delay, your debt will be transferred to specialized debt collection agencies, where debt collection actions may be escalated. You're sure you can repay it within two hours, right?

User:

AI: Hello, is this Mr. Zhang San?

User:

AI: This is [Lending Company], you have a bill of 2193.76 yuan from us that has been overdue for four days, could you please repay it within two hours?

User: Okay.

AI: All right then, please repay the debt as soon as possible. If we don't receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company]'s customer service. Sorry for disturbing you, goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes, speaking.

AI: This is [Lending Company]. You have a bill of 704.44 yuan from us that has been overdue for four days. Please repay it within two hours, okay?

User: I'm busy right now, you'll have to wait for a while.

AI: Okay, please repay it as soon as possible. If we don't receive your payment on time, we will contact you again. If you have any questions, you can call the [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User:

AI: Hey, can you hear me? This is from [Lending Company], your bill with us is overdue. Please repay it as soon as possible, okay?

User:

AI: To avoid negative impacts on your credit records, please make sure to repay the [Lending Company] bill today. If it is not repaid, I will contact you again. If you have any questions, you can also call [Lending Company] customer service. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Oh, yes.

AI: This is [Lending Company], you have a bill of 1294.49 yuan that has been overdue for two days, could you please repay it within two hours?

User: Before the fourth of the month.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies. Can you repay it today?

User: Tomorrow.

AI: Then I will note it down, not paying the debt today will generate late fees, and your credit records will also be negatively affected, goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes

AI: This is [Lending Company]. You have a bill of 1115.82 yuan that has been overdue for two days. Please repay it within two hours, okay?

User: I know.

AI: I'll temporarily suspend future debt collection actions for you. Can you confirm you will repay the debt within two hours?

User: What future actions?

AI: The call is to remind you to repay to avoid a negative impact on your credit records. Please repay the debt within two hours, okay?

User: Hmm, I currently have other things to do, maybe tonight or tomorrow morning.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: Let me see how soon I can finish my work first.

AI: Okay, if we don't receive your payment within the agreed time, your debt will be transferred to specialized debt collection agencies immediately, and you will bear the consequences, goodbye!

AI: Hello, is this Ms. Zhang San?

User: This is Ms. Zhang San's robot phone assistant, may I ask what you want to discuss with her?

AI: Sorry for disturbing you, goodbye!

AI: Hello, is this Mr. Zhang San?

User: Hi, hello.

AI: Hello, this is [Lending Company]. You have a bill of 642.01 yuan that has been overdue for three days. Could you please repay it within two hours?

User: Okay, okay, okay, okay.

AI: All right, please repay it as soon as possible. If we don't receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Yes, speaking.

AI: This is [Lending Company] calling. Your bill of 1285.77 yuan has been overdue for two days. Can you repay it within two hours?

User: Oh, okay.

AI: Then I will suspend future debt collection actions for now. Can you confirm you can repay it within two hours?

User: Yes.

AI: All right, if the payment is not received within the agreed time, your bill will be transferred to specialized debt collection agencies immediately, and you will bear the consequences of default. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Who is that?

AI: Hello, this is [Lending Company]. You have a bill of 764.79 yuan that has been overdue for two days. Could you please repay it within two hours?

User: I have noted it down, is there anything else?

AI: Sorry for disturbing you. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Ah, yes.

AI: This is [Lending Company]. You have a bill of 25,758.94 yuan from us that has been overdue for three days. Could you please repay it within two hours?

User: Sure, okay, thank you.

AI: All right, please repay it as soon as possible. If we don't receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Hey, you have the wrong number.

AI: Then have you even borrowed money from [Lending Company]?

User: No.

AI: Okay, this is [Lending Company]. This phone number is related to one of our delinquent borrowers. If you are the owner of this phone number, could you please contact our customer service and resolve the mistake? Sorry for disturbing you. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Wrong number.

AI: Then have you even borrowed money from [Lending Company]?

User: I've already told you that you have the wrong number.

AI: Okay, this is [Lending Company]. This phone number is related to one of our delinquent borrowers. If you are the owner of this phone number, could you please contact our customer service and resolve the mistake? Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: No.

AI: Then have you even borrowed money from [Lending Company]?

User: Never.

AI: Okay. I'm calling because Mr. Zhang San has an overdue debt with us. He gave us this phone number when applying for the loan. Do you know him?

User: I don't know a Mr. Zhang San.

AI: Okay. This phone number is what he gave us in the application. If you are the owner of this phone number, could you please contact our customer service and resolve the mistake? Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: No.

AI: Then have you even borrowed money from [Lending Company]?

User: No.

AI: Okay, perhaps someone gave us your number while applying for a loan. We will check the application shortly. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Who? No, no, no.

AI: Then have you even borrowed money from [Lending Company]?

User: No.

AI: Then do you know a Mr. Zhang San? If so, could you let him know that he has an overdue bill with [Lending Company], and that he should repay it as soon as possible to avoid any negative consequences? Sorry for disturbing you. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: I'm her relative. What happened?

AI: Hello, this is [Lending Company]. Ms. Zhang San has a bill with us that she probably forgot to repay, and she is now severely overdue, could you convey the message to her?

User: Okay.

AI: Okay. Thank you. We will check her account balance by 5 P.M. today. Please ask her to repay as soon as possible to avoid negative impacts on her credit records. Sorry for disturbing you. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: My mom is not around.

AI: Hello, this is [Lending Company]. Ms. Zhang San has a bill with us that she probably forgot to repay, and she is now severely overdue, could you convey the message to her?

User: I'll tell her.

AI: Okay. Thank you. We will check her account balance by 5 P.M. today. Please ask her to repay as soon as possible to avoid negative impacts on her credit records. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: No. I'm his friend.

AI: Hello, this is [Lending Company]. Mr. Zhang San has a bill with us that has been severely overdue, could you convey the message to him?

User: But haven't you already called this number the day before yesterday? It was also me who picked up the phone. I've told you he was detained for 15 days due to drunk driving and won't be released for another ten days or so.

AI: You can use our mobile app to check the due date. You can also call our customer service for information.

User: What? He is detained. How can I convey the message to him?

AI: To repay the bill, you can login to our mobile App or use WeChat pay. Please call our customer service if you have further questions.

AI: Hello, is this Mr. Zhang San?

User: Ah, yes.

AI: Hello, this is [Lending Company]. You have a bill of 6553.95 yuan that has been overdue for two days. Could you please repay it within two hours?

User: I'm unable to make ends meet for now.

AI: Sorry, I could not hear you. The bill from [Lending Company], could you repay it as soon as possible?

User: I say I'm currently facing temporary financial difficulties. Can we negotiate?

AI: We cannot wait anymore. You've been overdue for 2 days. You must repay it by the end of today.

User: I cannot repay it now.

AI: If you don't have money, try to find a way to raise money. Could you ask your family or friends for help?

User: I'm really in financial difficulty.

AI: Then we have to continue the debt collection process. Please be advised that you will be responsible for any negative impacts on your credit records. We will check your account balance at 5 P.M. today. If the payment is still missing, we cannot rule out the possibility of contacting your emergency contacts to verify your financial conditions and ask them to help you. If you have any questions, you can also call [Lending Company] customer service. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Ah.

AI: Hello, this is [Lending Company]. You have a bill of 3312.38 yuan that has been overdue for five days. Could you please repay it within two hours?

User: Uh-huh.

AI: All right. Then please repay it as soon as possible. If you continue to be in default, the fund provider may contact your emergency contacts to verify your financial conditions after 5 P.M. If you have any questions, you can also call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Ah.

AI: Hello, this is [Lending Company]. You have a bill of 1968.76 yuan that has been overdue for three days. Could you please repay it within two hours?

User: In a few days, okay?

AI: We cannot wait anymore. You've been overdue for three days. You're responsible for the debt. You must repay it by the end of today.

User: I know.

AI: All right. Then please repay it as soon as possible. If you continue to be in default, the fund provider may contact your emergency contacts to verify your financial conditions after 5 P.M. If you have any questions, you can also call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Uh-huh.

AI: Hello, this is [Lending Company]. You have a bill of 953.88 yuan that has been overdue for four days. Could you please repay it within two hours?

User: Uh-huh.

AI: All right. Then please repay it as soon as possible. If you continue to be in default, the fund provider may contact your emergency contacts to verify your financial conditions after 5 P.M. If you have any questions, you can also call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 3564.17 yuan that has been overdue for four days. Could you please repay it within two hours?

User: Ah, I'll try my best. Thank you.

AI: All right. Then please repay it as soon as possible. If you continue to be in default, the fund provider may contact your emergency contacts to verify your financial conditions after 5 P.M. If you have any questions, you can also call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Hello, who's that.

AI: Hello, this is [Lending Company]. You have a bill of 1215.71 yuan that has been overdue for three days. Could you please repay it within two hours?

User: What company?

AI: [Lending Company] in [City Name]. The name is spelled as [spelling].

User: Aren't you in [Another City Name]?

AI: Then have you even borrowed money from [Lending Company]?

User:

AI: Hello? Are you still listening? To avoid negative impacts on your credit records, please repay the bill from [Lending Company] today; otherwise, the fund provider may contact your emergency contacts to verify your financial conditions. If you have any questions, you can also call [Lending Company] customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Uh-huh.

AI: Hello, this is [Lending Company]. You have a bill of 3271.63 yuan that has been overdue for three days. Could you please repay it within two hours?

User: I can't repay now. I'll do it once I receive my salary on the 15th.

AI: Sorry, we cannot wait until your payday because you've been overdue. Could you ask others for help?

User: I cannot find funding.

AI: Having no money is not an excuse. You're now delinquent. Could you ask your family and friends for some money?

User: I cannot find funding.

AI: All right, then we have to continue our debt collection process. Please be advised that you will be responsible for any negative impacts on your credit records. We will check your account balance at 5 P.M. today. If the payment is still missing, we cannot rule out the possibility of contacting your emergency contacts to verify your financial conditions and ask them to help you. If you have any questions, you can also call [Lending Company] customer service. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Ah, yes.

AI: Hello, this is [Lending Company]. You have a bill of 1048.02 yuan that has been overdue for three days. Could you please repay it within two hours?

User: What? I don't think I have overdue balance.

AI: You've been overdue for two days. The balance is 1048.02 yuan. Can you repay it now?

User: Can you be more specific? What bill?

AI: We are [Lending Company] in [City Name]. The name is spelled as [spelling]. Your bill has been overdue.

User: Okay, I'll check.

AI: All right. Please repay it as soon as possible. If it remains overdue after the agreed time, our system will automatically upload your overdue records to the central bank's credit reporting agency. If you have any questions, please call our customer service. Sorry for disturbing you. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Uh-huh.

AI: Hello, this is [Lending Company]. You have a bill of 1620.22 yuan that has been overdue for two days. Could you please repay it within two hours?

User: What company?

AI: [Lending Company] in [City Name]. The name is spelled as [spelling]. Your bill has been overdue.

User: Uh-huh.

AI: All right. Then I'll temporarily suspend the debt collection process for now. You're sure you can repay within two hours, right?

User: Okay, okay, okay.

AI: Then please repay it as soon as possible. If it remains overdue after the agreed time, we will continue our debt collection process. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes. Go ahead.

AI: Hello, this is [Lending Company]. You have a bill of 1987.35 yuan that has been overdue for four days. Could you please repay it within two hours?

User: I've already repaid.

AI: I see. But there is still 1987.35 yuan on your balance according to the records in our system. We will double-check our records. You can also login to our mobile app to verify that you've already repaid all your balance. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Uh-huh. Yes.

AI: Hello, this is [Lending Company]. You have a bill of 599.44 yuan that has been overdue for three days. Could you please repay it within two hours?

User: Still unpaid? Haven't I repaid it?

AI: I see. But there is still 599.44 yuan on your balance according to the records in our system. We will double-check our records. You can also login to our mobile app to verify that you've already repaid all your balance. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes, go ahead.

AI: Hello, this is [Lending Company]. You have a bill of 1504.26 yuan that has been overdue for two days. Could you please repay it within two hours?

User: Just directly charge my bank account. I've already called your customer service. Don't call me anymore!

AI: All right. Then we will try to charge 1504.26 yuan from your linked bank account. To avoid negative impacts on your credit records, please make sure that you have sufficient money on your bank account. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 2927.90 yuan that has been overdue for three days. Could you please repay it within two hours?

User: Doesn't the app repay automatically?

AI: Alright. Then we will try to charge 2927.90 yuan from your linked bank account. To avoid negative impacts on your credit records, please make sure that you have sufficient money on your bank account. Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Uh-huh.

AI: Hello, this is [Lending Company]. You have a bill of 1392.03 yuan that has been overdue for two days. Could you please repay it within two hours?

User: You can charge my bank account directly. Why do you make so many calls in a day? You can charge the money yourself.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: Didn't you just charge my bank account automatically for previous bills? Why not this time?

AI: All right. Then we will try to charge 1392.03 yuan from your linked bank account. To avoid negative impacts on your credit records, please make sure that you have sufficient money on your bank account. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: You have a bill of 2375.37 yuan with [Lending Company] that has been overdue for two days. Could you please repay it within two hours?

User: How many days past the due date?

AI: Until today, you have been two days past due. We have sent you several text messages before.

User: All right, check my balance again after a while.

AI: To avoid negative impacts on your credit records, you're sure you can repay within two hours, right?

User:

AI: Hello, is this Ms. Zhang San?

User: Yes.

AI: You have a bill of 466.28 yuan with [Lending Company] that has been overdue for three days. Could you please repay it within two hours?

User: A few days.

AI: Until today, you have been three days past due. We have sent you several text messages before.

User: I'll repay it after I receive my salary in a few days.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: I'll repay it after I receive my salary in a few days.

AI: Okay, I've note it down. If you do not repay today, you'll be charged extra late fees, and your credit records will be negatively affected.

AI: Hello, is this Mr. Zhang San?

User: Ah, yes.

AI: Hello, this is [Lending Company]. You have a bill of 2670.14 yuan that has been overdue for four days. Could you please repay it within two hours?

User: Hello?

AI: This is [Lending Company]. You have a bill of 2670.14 yuan that has been overdue for four days. Could you please repay it within two hours?

User: Okay, I'll try my best to repay, probably not within two hours. I'm trying to borrow money these two days.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: In how many days?

AI: Until today, you have been four days past due. We have sent you several text messages before.

User: Are you a real human or a robot? If you can chat, then go ahead; otherwise, hang up.

AI: This call is to remind you to repay the debt and avoid a negative impact on your credit records. Please repay the debt within two hours, okay?

User:

AI: Hello, is this Ms. Zhang San?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 7654.79 yuan that has been overdue for three days. Could you please repay it within two hours?

User: Okay.

AI: The debt collection actions will be escalated if you continue to delay. You're sure you can repay within two hours, right?

User: Can we negotiate so I can repay it next month?

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: How about in three days?

AI: Until today, you have been four days past due. We have sent you several text messages before.

User: We are now in the COVID pandemic. I can't receive my salary to repay it.

AI: This call is to remind you to repay the debt and avoid a negative impact on your credit records. Please repay the debt within two hours, okay?

AI: Hello, is this Mr. Zhang San?

User: No.

AI: Then have you ever borrowed money from [Lending Company] in [City Name]?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 1045.59 yuan that has been overdue for four days. Could you please repay it within two hours?

User: So, can I change the due date?

AI: Sorry, we cannot change your due date.

User:

AI: Can you hear me? To avoid negative impacts on your credit records, please repay the debt within two hours, okay?

User: Not until the 15th.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: Not today.

AI: Okay, then please hurry up. If your balance is still overdue by the end of today, we will escalate debt collection actions. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 610.35 yuan that has been overdue for five days. Could you please repay it within two hours?

User: What is the overdue balance amount?

AI: By today, your overdue balance is 610.35 yuan. Could you repay it as soon as possible?

User: When is the due date?

AI: You can login to our mobile app to check the due date, or you can call our customer service.

User: Is there any impact if I fail to repay?

AI: Following the regulation requirements, our partnered banks and financial institutes may report delinquent borrowers to the central bank's credit reporting agency. Once your delinquent record is reported, it will be visible to other lending institutes.

User: If the record has been reported, is there any way to delete it?

AI: This call is to remind you to repay the debt and avoid a negative impact on your credit records. Please repay the debt within two hours, okay?

User: How can I repay the money I owe?

AI: To repay the money, you can login our mobile app or use WeChat Pay. If you have further question, please call our customer service.

User: Do I still need to pay any late fees?

AI: Late fees include accrued interest and the late management fee. Details can be found on our App or contact our customer service.

User: Okay. Is there anything else I should tell Mr. Zhang San?

AI: Goodbye!

AI: Hello, is this Ms. Zhang San?

User: Hello.

AI: Hello, this is [Lending Company]. You have a bill of 610.35 yuan that has been overdue for five days. Could you please repay it within two hours?

User: I'll try my best but I'm quite busy at this moment.

AI: You have already been overdue. Even if you are busy, I believe you could still find a few minutes to repay the debt. To avoid negative impacts on your credit record, could you just use our mobile app or WeChat Pay to repay the debt right now?

User: I'm working. Can you wait for me for a while?

AI: Our records show that you have an overdue payment linked to your ID card number and phone number. Could you repay it as soon as possible?

User: Okay, okay.

AI: All right, please repay as soon as possible. If we do not receive your payment on time, we will contact you again. If you have any questions, you can call [Lending Company] customer service. Sorry for disturbing you, goodbye!

AI: Hello, is this Mr. Zhang San?

User: Who's that?

AI: Hello, this is [Lending Company]. You have a bill of 2473.47 yuan that has been overdue for two days. Could you please repay it within two hours?

User: Where?

AI: [Lending Company] in [City Name]. The name is spelled as [spelling]. Your bill has been overdue.

User: Oh, I forgot it.

AI: My guess is also that you forgot to repay it. Could you repay it now?

User: Oh, okay. I'm now busy with my work. I'll repay the debt once I complete my jobs.

AI: If your balance is still overdue by the end of today, we will escalate debt collection action. Please be advised that you will be responsible for any negative impacts on your credit records. Goodbye!

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 3763.76 yuan that has been overdue for two days. Could you please repay it within two hours?

User: Can't repay within two hours.

AI: Having no money is not an excuse. You're now delinquent. Could you ask your family and friends for some money?

User: I'm now in the hospital, really unhappy.

AI: Oh, sorry to hear that, but your bill with [Lending Company] has been overdue. Could you repay it now?

User: I can't do it now. I've already called you and renegotiated before.

AI: Okay, I've noted it down. You can repay today, right?

User:

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Your bill of 277.04 yuan with [Lending Company] has been overdue for two days. Could you please repay it within two hours?

User: Are you a chatbot or a human?

AI: I'm a debt management specialist with [Lending Company]. This call is to remind you to repay the debt.

User: I see.

AI: If you continue to delay, your debt will be transferred to specialized debt collection agencies, where debt collection actions may be escalated. You're sure you can repay it within two hours, right?

AI: Hello, is this Mr. Zhang San?

User: Yes.

AI: Hello, this is [Lending Company]. You have a bill of 699.13 yuan that has been overdue for four days. Could you please repay it within two hours?

User: Can I repay before midnight? I will receive my salary today.

AI: Your loan is associated with your credit records. If you continue to delay, your debt will be transferred to specialized debt collection agencies, where the collection actions may be escalated. Can you repay the debt today?

User: Are you a human or a computer?

AI: I'm a debt management specialist with [Lending Company]. This call is to remind you to repay the debt.

User: I'm asking are you a chatbot or what?

AI: Sorry, if you have any further questions, please call [Lending Company] customer service. I suggest you repay the debt as soon as possible. Sorry for disturbing you. Goodbye.