

AI IMPLEMENTATION PLAYBOOK

Practical Guidance for Responsible
AI Adoption in Rent-to-Own

01 Why is APRO Publishing This Playbook

Most rent-to-own operators did not get into this business to become technology experts. You got into it to serve customers, solve problems quickly, manage operations, and build successful businesses in your communities.

This playbook exists because artificial intelligence is becoming part of everyday business operations whether companies actively plan for it or not.

Employees are already experimenting with tools like ChatGPT, Copilot, Gemini, and Claude. Vendors are increasingly offering AI-powered customer service systems, automated communication tools, marketing platforms, and operational software. Customers are also becoming more familiar with AI-assisted interactions in other industries and increasingly expect faster communication and responsiveness.

For many businesses, the challenge is not whether AI exists. The challenge is figuring out how to use it responsibly without creating unnecessary risk, complexity, or confusion.

This playbook is designed to help APRO members approach AI in a practical and manageable way. It is not a technical manual, and it is not intended only for large companies with dedicated technology teams. The goal is to provide straightforward guidance that businesses of all sizes can realistically apply.

You do not need to become a technology company to use AI responsibly.

You need clear expectations, practical oversight, and a thoughtful approach to where these tools help — and where human judgment still matters most.

A SIMPLE AI REALITY CHECK

Before reading further, take a moment to think about the following questions:

- Are employees already using AI tools informally?
- Have vendors started offering AI-powered products or services?
- Is marketing content already being generated or assisted by AI?
- Are customer communication systems becoming more automated?
- Have managers or staff experimented with ChatGPT or similar tools?

For many companies, the answer to at least some of these questions is already “yes.”

That does not mean the business is behind. It means AI adoption is already happening in practical ways across the industry.

02 Start Small and Stay Practical

One of the biggest mistakes companies make with AI is trying to do too much too quickly.

Businesses do not need advanced systems or complicated automation to benefit from AI tools. In many cases, the most effective uses are simple, low-risk applications that save time and support employees without disrupting operations.

For most RTO businesses, AI should begin as a support tool – not as a replacement for customer relationships, operational judgment, or employee accountability.



GOOD STARTING POINTS FOR AI USE

Many companies begin successfully with lower-risk tasks such as:

- ✓ Drafting emails and internal communications
- ✓ Creating marketing ideas or social media posts
- ✓ Summarizing meetings or notes
- ✓ Organizing training materials
- ✓ Generating FAQ drafts
- ✓ Improving workflow organization
- ✓ Drafting job descriptions
- ✓ Assisting with basic reporting or summaries

These types of uses allow employees to become familiar with AI tools while keeping human review firmly in place.



AREAS THAT REQUIRE GREATER CAUTION

Some AI uses involve significantly higher operational or compliance risk and should be approached more carefully. Examples include:

- ! Collections communications
- ! AI voice systems
- ! Automated outbound calls or texts
- ! Pricing or account decisions
- ! Legal or compliance interpretation
- ! Hardship discussions
- ! Customer disputes or complaints
- ! Fully automated customer interactions

These areas may still involve AI support, but they should include stronger oversight, review procedures, and clear escalation paths to employees.

02 Start Small and Stay Practical (continued)

ACTION TOOL – LOW-RISK STARTING POINTS CHECKLIST

Before implementing AI in any workflow, ask:

- Does this task involve sensitive customer information?
- Would a mistake create compliance or reputational risk?
- Can an employee easily review the output before use?
- Is the task repetitive or administrative in nature?
- Would this use improve efficiency without reducing customer trust?



TIP: If the answer to most of these questions is “yes,” the use case may be an appropriate starting point.

03 AI Is a Tool, Not a Replacement for Judgment



AI systems can produce impressive results quickly. They can draft polished emails, summarize information, generate marketing copy, and assist with customer communication. However, these systems still have important limitations.

AI does not understand customers the way employees do. It does not recognize context, emotion, hardship, frustration, or nuance the way experienced staff members can.

That matters in rent-to-own because successful operations are built on relationships, flexibility, service, and judgment.

AI can support employees. It cannot replace accountability.

03 AI Is a Tool, Not a Replacement for Judgment (continued)



AI CAN BE WRONG — EVEN WHEN IT SOUNDS CONFIDENT

One of the most important things employees should understand is that AI systems sometimes generate incorrect or misleading information that sounds completely believable.

This is commonly referred to as an “AI hallucination.” Examples may include:

- Incorrect policy language
- Inaccurate legal summaries
- Outdated information
- Fabricated citations or references
- Misleading customer-facing language
- Inaccurate marketing claims

Employees should never assume that AI-generated content is automatically accurate simply because it sounds polished or professional.

HUMAN OVERSIGHT STILL MATTERS

AI-generated content should be reviewed before being:



Sent to customers



Incorporated into policies



Used in collections communications



Relied on for operational decisions



Published Publicly

The more sensitive the issue, the more important human review becomes.

ACTION TOOL — HUMAN REVIEW CHECKLIST

Before using AI-generated content, ask:

- Is the information accurate?
- Does it match company policy?
- Does the tone sound professional and appropriate?
- Would I feel comfortable saying this directly to a customer?
- Does this require escalation to a supervisor or compliance lead?

AI can save time, but it should not replace careful review and common sense.

04 Customer Communication and AI

Customer communication is one of the most common areas where AI tools are being introduced. Businesses are increasingly experimenting with:

- AI-assisted email drafting
- Website chatbots
- Automated reminders
- AI-generated customer service responses
- AI voice systems
- Automated outbound communication tools

Some of these tools can improve responsiveness and efficiency when used carefully. Others can create frustration if customers feel trapped in automation or unable to reach a real person when needed.

The goal should be to improve communication – not eliminate human interaction.

CUSTOMERS SHOULD ALWAYS BE ABLE TO REACH A PERSON

Automation may help with routine communication, but customers should still have a clear and reasonable path to live assistance, especially in situations involving:

- Disputes
- Complaints
- Hardship discussions
- Payment issues
- Escalated collections situations
- Unusual account circumstances

Customers are generally comfortable with automation when it is transparent, professional, and easy to navigate. Problems usually arise when systems become confusing, misleading, or difficult to exit.



04 Customer Communication and AI (continued)



AI VOICE REQUIRES ADDITIONAL CAUTION

AI voice tools are becoming more common across customer service and collections workflows. These systems may create efficiency benefits, but they also carry elevated compliance and reputational risks if not implemented carefully.

Companies using AI voice systems should:

- Clearly disclose when automation is involved
- Provide an easy path to a live employee
- Review scripts regularly for accuracy and tone
- Monitor customer feedback and complaints
- Avoid overly aggressive or misleading communication practices

Businesses should be especially cautious when using AI voice systems in collections-related communications or sensitive customer situations.

ACTION TOOL — CUSTOMER COMMUNICATION REVIEW

Review the following questions regularly:

- Can customers easily reach a live employee?
- Are automated messages clearly identified when appropriate?
- Does the communication sound respectful and professional?
- Are escalation procedures clear?
- Are AI-assisted communications reviewed periodically for accuracy?



**Good communication builds trust.
Poor automation damages it quickly.**

05 Protecting Customer Information

One of the biggest risks associated with AI adoption is the accidental sharing of sensitive customer information.

Many public AI tools are designed for convenience and productivity – not for handling confidential customer data. Employees may not always realize that entering information into public AI platforms could create privacy or security concerns.

For most companies, this is less a technology problem than an awareness problem.

INFORMATION THAT SHOULD NEVER BE ENTERED INTO PUBLIC AI TOOLS

Unless specifically approved through secure company systems, employees should avoid entering:

- ✗ Customer names or addresses
- ✗ Social Security numbers
- ✗ Payment histories
- ✗ Account credentials or passwords
- ✗ Employment or income information
- ✗ Customer references or emergency contacts
- ✗ Any combination of information that could identify a customer

When in doubt, customer-specific information should stay out of public AI systems entirely.

EMPLOYEE EXPERIMENTATION IS OFTEN THE BIGGEST RISK

Many AI-related issues happen informally when employees test tools on their own without understanding the risks involved. This is why simple internal guidance matters.

Employees do not need to become AI experts, but they should understand:

- Which tools are approved
- What information may not be entered into AI systems
- When human review or escalation is required

ACTION TOOL — “NEVER ENTER THIS INTO PUBLIC AI TOOLS”

Consider posting a simple internal reminder that includes the “NEVER ENTER” list.

Simple reminders prevent avoidable mistakes.

06 Working With Vendors and AI Platforms

Many APRO members are first encountering AI through vendors rather than internal development. Customer service systems, marketing tools, phone platforms, collections software, and analytics vendors are increasingly promoting AI-powered features.

Businesses should remember that vendors quickly become part of their operational and compliance environment.

“AI-powered” does not automatically mean compliant, secure, or appropriate for every workflow.



QUESTIONS COMPANIES SHOULD ASK VENDORS

Before implementing AI-enabled systems, companies should understand:

- How customer data is stored
- Whether data is encrypted
- Whether customer information is used to train AI systems
- Whether customers can reach a live employee
- How communications are monitored or reviewed
- What customization and oversight options exist
- How compliance concerns are handled
- What happens to company data if the vendor relationship ends

Companies do not need to become technical experts, but they should ask practical operational questions before relying heavily on outside systems.

06 Working With Vendors and AI Platforms (continued)



BE CAREFUL WITH OVER-AUTOMATION

Some AI vendors market automation as a replacement for human involvement. Businesses should approach these claims carefully.

In rent-to-own, customer relationships still matter. Fully automating sensitive customer interactions may create operational efficiency in the short term while damaging customer trust over time.

The best implementations usually combine:

- Technology support
- Employee oversight
- Clear escalation procedures

ACTION TOOL — VENDOR EVALUATION QUESTIONS

Before adopting a new AI tool or vendor, ask:

- Does this improve operations without creating unnecessary customer risk?
- Can employees review or override AI-generated outputs?
- Can customers easily reach a human representative?
- Does the vendor understand the RTO environment?
- Would we feel comfortable explaining this system to regulators or customers?

If the answer is unclear, slow down and ask more questions before moving forward.



07 The APRO AI Routine

AI adoption does not need to become overwhelming or highly technical. Most companies benefit more from consistency and oversight than from rapid implementation.

APRO recommends a simple operational approach:



LEARN

Understand which AI tools employees and vendors are already using.



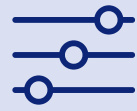
START

Begin with lower-risk workflows that support employees without replacing judgment.



REVIEW

Monitor AI-gen. content, customer communication, and operational impact carefully.



ADJUST

Refine policies, prompts, workflows, and oversight processes over time.



GOVERN

Assign someone within the company to maintain visibility into how AI tools are being used.

This does not require a new department or technology team. In many businesses, this may simply become part of an existing management or operational responsibility.

ACTION TOOL — QUARTERLY AI CHECK-IN

Once each quarter, ask:

- What AI tools are employees currently using?
- Have any new vendor systems been introduced?
- Have any customer complaints involved automation?
- Are current policies and expectations still clear?
- Are there areas where human oversight needs to improve?

Small adjustments over time are usually more effective than major overhauls.



FINAL THOUGHTS

AI adoption across the rent-to-own industry will likely continue growing over the next several years. Some companies will move faster than others, and the technology itself will continue changing quickly.

Businesses do not need to adopt every new AI tool immediately. In many cases, a practical and measured approach will lead to better long-term results than rushing into automation without clear oversight.

The companies that benefit most from AI will likely be the ones that:

- Stay focused on customer trust
- Maintain strong employee involvement
- Protect customer information carefully
- Use technology to strengthen operations rather than weaken relationships

The goal is not to adopt every AI tool.

The goal is to use technology in ways that strengthen your business without weakening the relationships that define it.

**ACCESS MORE
AI RESOURCES:**

