



FOR NBFC COLLECTION LEADERS

Early-bucket cure acceleration for a multi-product NBFC

Using pre-due signals, governed outreach and smarter allocation to reduce preventable roll-forward.

Illustrative

Persona brief

4-page case



**OPERATING CONTEXT**

Why this matters

Collections modernization is not a tool migration. It is a shift from isolated campaigns, manual coordination and hindsight reporting to a governed resolution operating model that connects decisions, execution and evidence.

Current friction

- Large delinquent pool spread across products, regions and agency partners.
- Soft-bucket actions were partly campaign-led and partly branch-led, creating inconsistent follow-up.
- PTP capture existed, but break handling, payment links and allocation actions were not tightly connected.

Business stakes

- Prevent SMA-0 to SMA-1 roll-forward before cost escalates.
- Reduce dependency on brute-force calling and spreadsheet-based allocation.
- Give risk, collections and operations leaders one auditable view.

CollectAI lens

The opportunity is to unify policy, allocation, channel execution, field evidence, partner governance, payments and analytics into one auditable operating layer - while keeping AI bounded, explainable and approval-aware.



COLLECTAI INTERVENTION MODEL

Governed orchestration model



Control plane

Policies, portfolios, allocation rules and operating configuration.

Execution plane

Tele, digital, field, agency, payment and legal workflows.

Intelligence plane

Signals, scoring, next-best-action, dashboards and experiments.

Governance plane

Audit trail, consent, contact policy, evidence and model monitoring.

Applied solution components

- Pre-due and D0 orchestration using reminder schedules, customer preference and payment link journeys.
- PTP engine with break-risk follow-up, queue reprioritization and exception visibility.
- Allocation logic that blends bucket, geography, load, propensity, agency capacity and operational rules.
- Command-centre dashboards for cure, roll rates, RPC, PTP honor and partner efficiency.



OUTCOME INDICATORS AND ROLLOUT

Outcome levers and rollout path

Expected outcome levers

- Earlier detection of accounts likely to slip before they become high-cost cases.
- Sharper prioritization of collector time toward cases where intervention matters.
- Improved governance because each action is traceable to policy, rule version and channel outcome.
- Cleaner handoff from digital/tele to field or agency when needed.

Discussion prompt

Use this case as a workshop starting point. CollectAI can map your portfolio stages, agency structure, field operating model, payment flows and control requirements into a pilot-ready roadmap.

[Request demo](#)

[Pilot roadmap](#)

Implementation path

- **0-2 weeks**
Data mapping, product/bucket baseline and contact policy setup.
- **3-6 weeks**
Pilot portfolio, PTP workflow, payment link integration and dashboard launch.
- **7-10 weeks**
Champion-challenger strategies and agency/FOS allocation tuning.
- **Ongoing**
Portfolio cockpit, model monitoring and continuous experiment cadence.