



FOR SECURED LENDING AND FIELD COLLECTIONS TEAMS

# Proof-first field collections model for vehicle and secured loans

Turning field visits into governed, geo-evidenced and resolution-oriented execution.

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

- Field productivity was measured through visit counts, but proof quality and route discipline were inconsistent.
- Supervisors had limited visibility into planned versus actual visits during the day.
- Legal, repo and settlement handoffs required repeated evidence collection.

## Business stakes

- Improve route discipline, customer conduct and evidence quality.
- Reduce leakage caused by unverified visits or delayed dispositions.
- Prepare cleaner documentation for legal, settlement or repo decisions.

## 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

- FOS profile taxonomy covering geography, language, product familiarity, case type and performance band.
- Mobile visit workflows with GPS stamps, time stamps, customer outcome, proof capture and supervisor alerts.
- Route planning and prioritization based on risk, promise status, balance, SLA and proximity.
- Evidence vault that links visit proofs, payment events, call history and document trail.



OUTCOME INDICATORS AND ROLLOUT

# Outcome levers and rollout path

## Expected outcome levers

- Higher confidence in visit authenticity and field execution quality.
- Better daily control for supervisors through route adherence and exception views.
- Reduced rework when accounts move to settlement, legal or repossession workflows.
- Clearer basis for field incentives, penalties and partner evaluation.

## 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

- **Week 1**  
FOS onboarding, territory mapping and visit taxonomy.
- **Week 2-4**  
Mobile visit workflow and proof capture pilot.
- **Week 5-8**  
Route planning, exception queue and supervisor dashboard.
- **Week 9+**  
Repo-readiness and legal packet integration.