



FOR DIGITAL LENDERS AND FINTECH CREDIT TEAMS

Digital-first resolution orchestration across bot, WhatsApp, voice and payment...

A governed, borrower-aware digital collections layer for high-volume portfolios.

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

- The lender handled large volumes of small-ticket accounts with limited economics for manual follow-up.
- Communication channels operated as separate campaigns, creating fatigue and inconsistent customer journeys.
- Self-service payment, hardship and dispute journeys were not fully connected to collections decisions.

Business stakes

- Lower cost-to-collect without compromising customer experience.
- Respect contact policy, consent and channel preference at scale.
- Escalate only the right accounts to human, agency or field workflows.

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

- Omnichannel policy engine for WhatsApp, SMS, email, IVR, bot and voice nudges.
- Payment link, PTP, dispute and hardship flows connected to a single account timeline.
- Guardrailed GenAI messaging for approved tones, languages and journey stages.
- Next-best-action recommendations using risk, response, promise and channel behavior.



OUTCOME INDICATORS AND ROLLOUT

Outcome levers and rollout path

Expected outcome levers

- More consistent borrower journeys across digital and assisted channels.
- Reduced avoidable manual contact by moving low-risk journeys to self-service.
- Improved actionability of responses through automated classification and follow-up.
- Clear audit trail of message, template, consent and outcome.

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

- **0-15 days**
Channel inventory, templates and consent-policy mapping.
- **16-45 days**
D0/SMA0 journeys, payment links and PTP workflows.
- **46-75 days**
Guardrailed GenAI templates and response classification.
- **75+ days**
NBA experiments, relapse prevention and post-cure journeys.