



FOR COLLECTION AGENCIES AND RECOVERY PARTNERS

Agency productivity upgrade with client-ready reporting and governed field...

Helping agencies operate as transparent, measurable and preferred recovery partners.

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

- Agency teams were managing different client portfolios with separate trackers and reporting expectations.
- Collectors, field operatives and supervisors needed clearer daily queues, targets and exceptions.
- Billing and incentive confidence depended on timely evidence and recovery validation.

Business stakes

- Improve productivity without adding more supervisory overhead.
- Give clients confidence through clean evidence, SLA and MIS trails.
- Make the agency more competitive for bank/NBFC mandates.

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

- Agency workbench for assignments, priority queues, user roles, dispositions and daily run-rate views.
- Client-specific SLA, evidence, payout and incentive configuration.
- Field operative onboarding and utilization workflow for controlled gig/FOS capacity.
- Performance analytics by collector, team lead, portfolio, bucket, geography and client.



OUTCOME INDICATORS AND ROLLOUT

Outcome levers and rollout path

Expected outcome levers

- Faster start-of-day allocation and end-of-day reporting rhythm.
- Better supervisor focus because exceptions are separated from routine work.
- More transparent billing and incentive calculations.
- Higher perceived agency maturity for enterprise clients.

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 1-2**
Client/portfolio setup, user hierarchy and assignment rules.
- **Week 3-5**
Tele and field execution dashboards.
- **Week 6-8**
Evidence, incentives and billing workflow.
- **Week 9+**
Benchmarking and performance-led capacity planning.