



FOR NPA, LEGAL AND RECOVERY LEADERSHIP

NPA resolution command centre for settlement, restructuring and legal recovery

Bringing decision discipline and evidence readiness to late-stage recovery 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

- Late-stage accounts moved between settlement, restructuring, legal and field teams with fragmented history.
- Approvals depended on manual packets, varied evidence quality and unclear economic comparisons.
- Legal teams needed better calendars, document trails and post-action reporting.

Business stakes

- Choose the best resolution path for each account with stronger governance.
- Reduce time spent assembling documentation and verifying prior actions.
- Improve executive visibility into NPA movement and recovery economics.

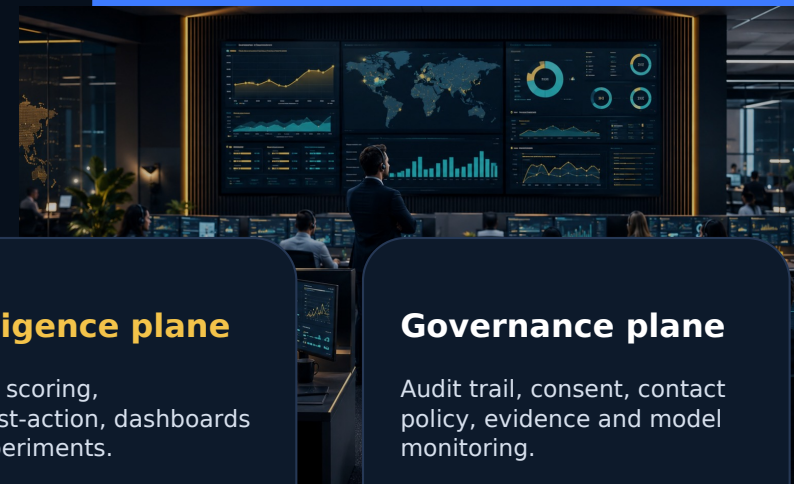
CollectAI lens

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

- OTS simulator and restructure workflows with thresholds, approval routing and audit trail.
- Legal packet builder for notices, interactions, payments, visit evidence and documents.
- Evidence vault with versioned documents, call/visit proofs and payment references.
- Senior management cockpit for escalated portfolios, economics and bottlenecks.



OUTCOME INDICATORS AND ROLLOUT

Outcome levers and rollout path

Expected outcome levers

- Cleaner decision-making between settlement, restructure, legal and repo paths.
- Fewer gaps in documentation when cases escalate.
- Better visibility into NPA resolution pipeline, ageing and recovery yield.
- Stronger audit posture for material decisions.

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

- **0-30 days**
Late-stage portfolio mapping and evidence taxonomy.
- **31-60 days**
OTS/restructure approval workflow and legal packet templates.
- **61-90 days**
Hearing calendar, document vault and recovery cockpit.
- **90+ days**
Decision rules, scenario simulation and outcome benchmarking.