



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.



FOR BANKS AND ENTERPRISE CREDIT OPERATIONS

# Agency governance control tower for a distributed bank recovery network

Creating a single control layer for assignment, productivity, billing, evidence and compliance.

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

- Multiple agencies were operating across regions with varied reporting formats and approval practices.
- Agency productivity, user certification, billing and penalties were tracked outside the core workflow.
- Senior management lacked a near-real-time picture of SLA adherence and partner leakage.

## Business stakes

- Move agency management from periodic MIS to governed daily operating rhythm.
- Reduce disputes around allocation, billing, commission and performance claims.
- Strengthen compliance defensibility across external partner networks.

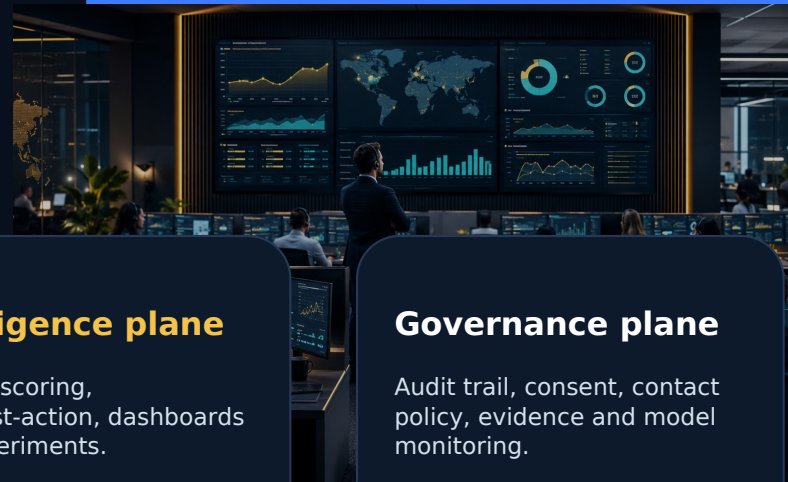
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## Applied solution components

- Agency contract registry with slabs, targets, billing cycles, incentive logic and penalty rules.
- Partner scorecards covering collection efficiency, visit compliance, SLA, complaints and productivity.
- Scoped agency portal for assignments, dispositions, evidence, user hierarchy and access controls.
- Command-centre views for bank ops, compliance, finance and agency managers.



OUTCOME INDICATORS AND ROLLOUT

# Outcome levers and rollout path

## Expected outcome levers

- One source of truth for agency allocation, work status, payouts and exceptions.
- Performance-led allocation instead of static or purely geographic routing.
- Reduced reconciliation friction through validated recovery and billing evidence.
- Stronger partner governance without losing operational flexibility.

## Discussion prompt

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## Implementation path

- **0-30 days**  
Agency mapping, contract digitization and access hierarchy setup.
- **31-60 days**  
Assignment, disposition and evidence capture rollout.
- **61-90 days**  
Commission rules, SLA dashboards and leakage monitoring.
- **90+ days**  
Predictive allocation and partner benchmarking experiments.



FOR SECURED LENDING AND FIELD COLLECTIONS TEAMS

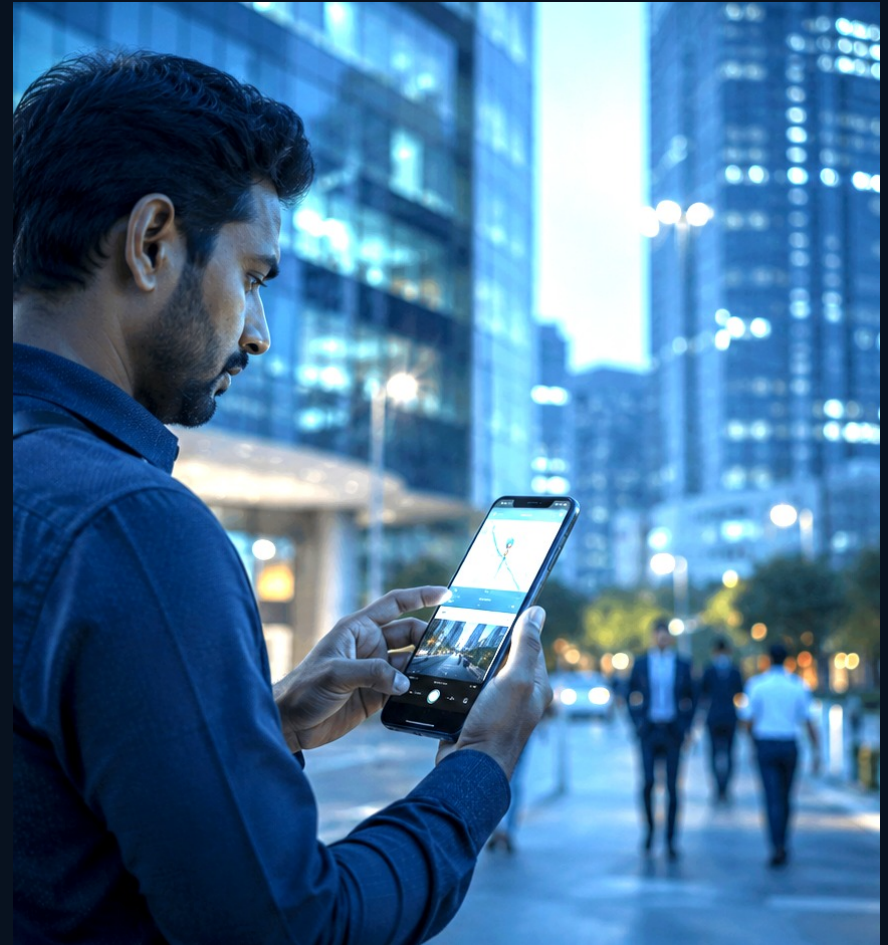
# Proof-first field collections model for vehicle and secured loans

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

Illustrative

Persona brief

4-page case





OPERATING CONTEXT

# Why this matters

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## 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.

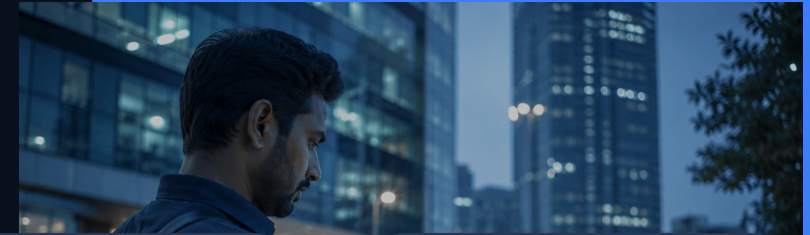
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## Applied solution components

- 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

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[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.



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.

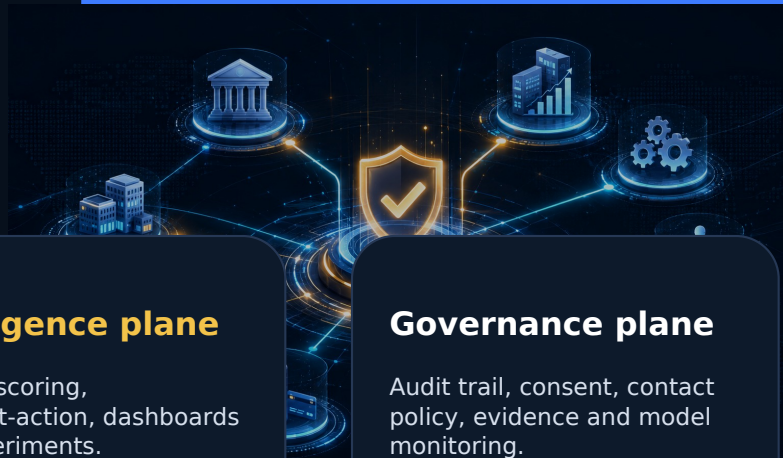
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COLLECTAI INTERVENTION MODEL

# Governed orchestration model



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### Execution plane

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### 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

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[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.



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

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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.



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.

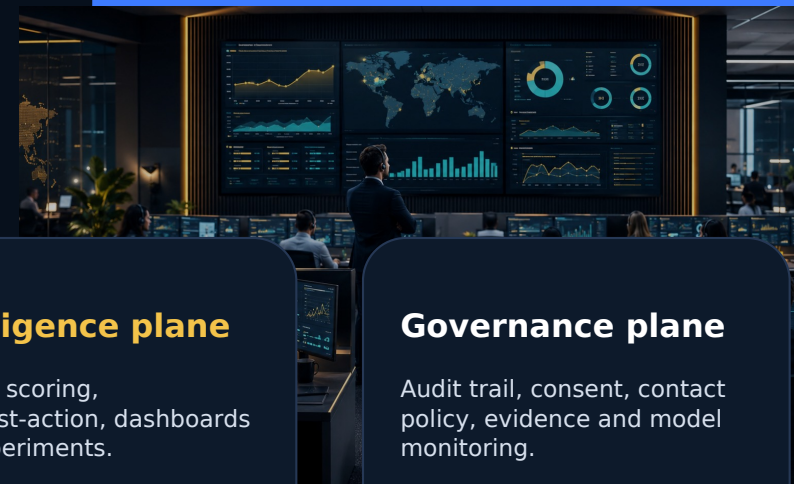
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## Intelligence plane

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## 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

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[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.