



COLLECTIONS-TO-CASH INFRASTRUCTURE

CollectAI

Agentic collections orchestration for lenders, agencies and field networks.

A governed operating system for prevention, cure, recovery, settlement and field execution - with bounded AI, evidence trails and partner controls.

AI-first

Multi-tenant

Compliance-led

Field-ready

Control

over portfolios, agencies, users, channels and policies

Cure

by matching action, channel, timing and capacity

Trust

through audit, consent, evidence and explainability



CollectAI at a glance

A platform for the full collections lifecycle - not just another dialer, CRM or field app.

One operating layer

Tenant, portfolio, product, region, agency and field hierarchy managed through a governed command layer.

One execution fabric

Tele, WhatsApp, SMS, bot, email, field, legal, repo and payment actions write back into one timeline.

One intelligence plane

Risk scoring, next-best-action, route logic, allocation, PTP tracking and model monitoring under policy guardrails.

One evidence trail

Consent, contact policy, communication, GPS proof, documents, payments and approvals remain audit-ready.

Designed for banks, NBFCs, digital lenders, agencies, field executives, legal teams, operations leaders and CXOs.



Why collections needs a new operating system

The challenge is no longer only outreach. It is orchestration across risk, channels, partners, field teams, payments and compliance.

Legacy gaps

- Static allocation and spreadsheet-driven capacity management
- Channel silos across calls, messaging, field and legal journeys
- Weak visibility into agencies, FOS productivity and compliance breaches
- Disconnected PTP, payment, settlement and recovery evidence flows

Modern requirement

- Stage-aware treatment from pre-due to post-write-off recovery
- Policy-controlled AI recommendations and bounded automation
- Real-time command centre for cure, roll-forward, cost and leakage
- Governed partner ecosystem with audit trails and commercial controls

CollectAI response

- Control plane for strategy, allocation, policy and partner governance
- Execution plane for tele, digital, field, legal, payments and recovery
- Intelligence plane for risk, NBA, benchmarking, dashboards and agents
- Evidence plane for consent, proof, quality, disputes and audit readiness



From fragmented activity to governed orchestration

CollectAI separates control, execution, intelligence and governance so the platform can scale across tenants, partners and products.

01 Control plane

Tenant setup, product rules, collection policy, strategy studio, allocation logic, campaign governance and approval thresholds.

02 Execution plane

Dialer adapters, WhatsApp/SMS/email, voice bots, FOS app, agency workbench, legal workflows, payment and settlement flows.

03 Intelligence plane

Risk and behaviour scoring, channel recommendation, PTP prediction, next-best-action, route planning and executive analytics.

04 Governance plane

Consent ledger, retry policy, voice QA, evidence vault, audit service, LLM guardrails, model governance and MRM.

The result: one collections-to-cash spine across internal teams, outsourced agencies, digital channels and field networks.



A full lifecycle collections platform

Prevention, cure, escalation, field action, settlement, legal recovery and post-cure retention are treated as one operating journey.

Pre-due

Early warning, reminders, risk flags, mandate health

D0 - SMA0

PTP, soft dunning, bot nudges, payment links, dispute capture

SMA1 - SMA2

Hardship, field routing, reallocation, legal packet preparation

NPA / legal

OTS, restructure, notice generation, evidence vault, hearing calendar

Post-cure

Relapse scoring, retention journeys and borrower experience protection

Configured by client policy. Executed by humans, agencies, bots and field teams. Monitored by command centre and AI governance.



Agentic AI, but bounded and explainable

CollectAI does not position collections as uncontrolled autonomy. AI is governed by policy, thresholds, human approval and audit trails.

AI agents that assist operations

- Portfolio Risk Agent for early warning and roll-forward signals
- Strategy Planner Agent for recommended channel and treatment mix
- Allocation Agent for capacity, skill, geography and performance fit
- Compliance Sentinel for retry policy, consent and content guardrails

Autonomy boundaries

- Low-risk reminders and nudges can be automated within policy
- Reallocation and channel switching can be bounded and logged
- Settlement, restructuring, legal, repo and write-off require approval
- Every AI output carries reason codes and context snapshot

Governance controls

- Model registry, approval status, deployment history and rollback path
- Prompt/template version, generated message log and final text audit
- Drift, failure, breach and action-acceptance monitoring
- Client-specific policies, languages, geographies and product controls



Value for banks, NBFCs and digital lenders

A control tower for collections performance, compliance, partner governance and recoveries economics.

Improve cure and reduce roll-forward

Prioritize accounts by risk, promise quality, payment propensity, product, bucket, geography and channel response.

Reduce cost-to-collect

Shift low-risk journeys to digital and bots while focusing human effort on high-value and complex cases.

Control agencies better

Track assignments, SLAs, visit proof, call quality, leakage, billing, penalties and incentive logic through one view.

Strengthen compliance

Maintain consent, retry policies, audit logs, evidence, grievance handling and AI explainability by design.

Designed for Recovery Heads, Risk Leaders, Operations Heads, Digital Transformation Leaders, Compliance, Finance and CXO teams.



Value for collection agencies

A disciplined workbench that improves assignment clarity, collector productivity, compliance evidence and billing confidence.

Agency workbench

- Scoped access to assigned portfolios, buckets, actions and case history
- Tele and field productivity dashboards with daily run-rate visibility
- FOS assignment, route, visit, proof, disposition and escalation tracking

Commercial clarity

- Contract registry for commission, slabs, targets, penalties and billing cycle
- Validated recovery events flow into automated commission computation
- Transparent client approvals, exceptions and dispute handling

Agency differentiation

- Better compliance posture while scaling across clients and portfolios
- Evidence-led reporting strengthens lender trust and renewal probability
- Performance benchmarks help agencies coach teams and improve margins



Field operatives as a governed gig network

CollectAI can onboard, certify and route field operatives through agencies or enterprises - with proof-first execution and conduct controls.

Profile and verification

Location, language, experience, product exposure, operating radius, ID validation, certification and availability.

Smart utilization

Matching by geography, bucket, product, language, skill, workload and historical performance rather than random allocation.

Proof-first execution

GPS proof, timestamp, visit outcome, customer interaction note, evidence upload and supervisor review.

Fair earning opportunity

Structured task allocation, performance visibility, dispute protection and ethical engagement norms.

This creates a controlled bridge between enterprises, agencies and qualified field capacity without losing auditability.



Website experience: tools, insights and buyer resources

The CollectAI website should work as a guided discovery engine for lenders, agencies and field operatives.

Assessment tools

Collections maturity, recovery ROI, agency platform-fit and field operative readiness assessments with dropdown-led scoring.

Resource library

Master brochure, lender brief, agency partner brief, field operative brief, corporate deck, recovery intelligence guide and case studies.

Insights engine

Blogs and guides on agentic collections, NBFC modernization, field proof, AI governance, agency controls and recovery economics.

Conversion paths

Separate journeys for demo requests, agency onboarding, field operative registration, support queries and resource downloads.



Illustrative case studies

Creative but practical narratives that show where CollectAI creates value across the ecosystem.

Case 1 | Digital NBFC

Challenge: rapid portfolio growth, weak D0 discipline and rising early bucket costs.

CollectAI: pre-due nudges, PTP logic, risk-ranked campaigns, payment links and early warning dashboards.

Outcome lens: better cure discipline and lower manual follow-up load.

Case 2 | Multi-agency lender

Challenge: inconsistent agency output, leakage and limited field evidence.

CollectAI: partner contracts, allocation control, FOS proof, SLA dashboards, billing and incentive governance.

Outcome lens: stronger agency accountability and reduced operational ambiguity.

Case 3 | Secured lending portfolio

Challenge: late-stage recovery required field, legal and settlement coordination.

CollectAI: legal packet builder, evidence vault, field visits, OTS simulator and senior cockpit.

Outcome lens: tighter resolution governance and improved management visibility.



How to engage with CollectAI

Start with a focused pilot, prove operational lift, then expand by portfolio, partner, geography and recovery stage.

01

Diagnose

Baseline portfolios, data quality, policies, channel mix, partner ecosystem and KPIs.

02

Configure

Set up tenant, products, users, allocation rules, contact policy, workflows and dashboards.

03

Pilot

Run selected buckets or portfolios with controlled treatment, reporting and governance.

04

Scale

Expand to agencies, field teams, legal flows, payments, intelligence and post-cure journeys.

Book an exploratory discussion:
sales@collectai.in

Build collections intelligence. Improve recovery discipline. Scale resolution with governance.