

# The Collection Evolution...Call-driven to Omni-channel AI Driven

**A practical guide to optimize working capital and mitigate risk!**



CREDIT RESEARCH  
FOUNDATION

March Forum 2026

## Presenters:

Melanie Morcelle

Vice President, Enterprise Partnerships, North America

[melaniemorcelle@debtregister.com](mailto:melaniemorcelle@debtregister.com)

Gary Brown

Founder and Chief Executive Officer

[gbrown@debtregister.com](mailto:gbrown@debtregister.com)

Ahmed Zghari

Chief Operating Officer

[ahmed@debtregister.com](mailto:ahmed@debtregister.com)

**Debt  
Register**

[www.debtregister.com](http://www.debtregister.com)

Your First Step In Internal Escalations

# Overview and Objectives

## Answer This Question

As the collections process continues to evolve from a call-driven to omni-channel AI driven practice:

**How have you and your team adapted?**

## Our Goal Today

- Better Understand Where We are Today
- Knowledge Around This Evolution
- Provide Practical Actionable Concepts to Optimize Working Capital and Mitigate Risk



**Debt  
Register**

Your First Step In Internal Escalations

# First Things First...

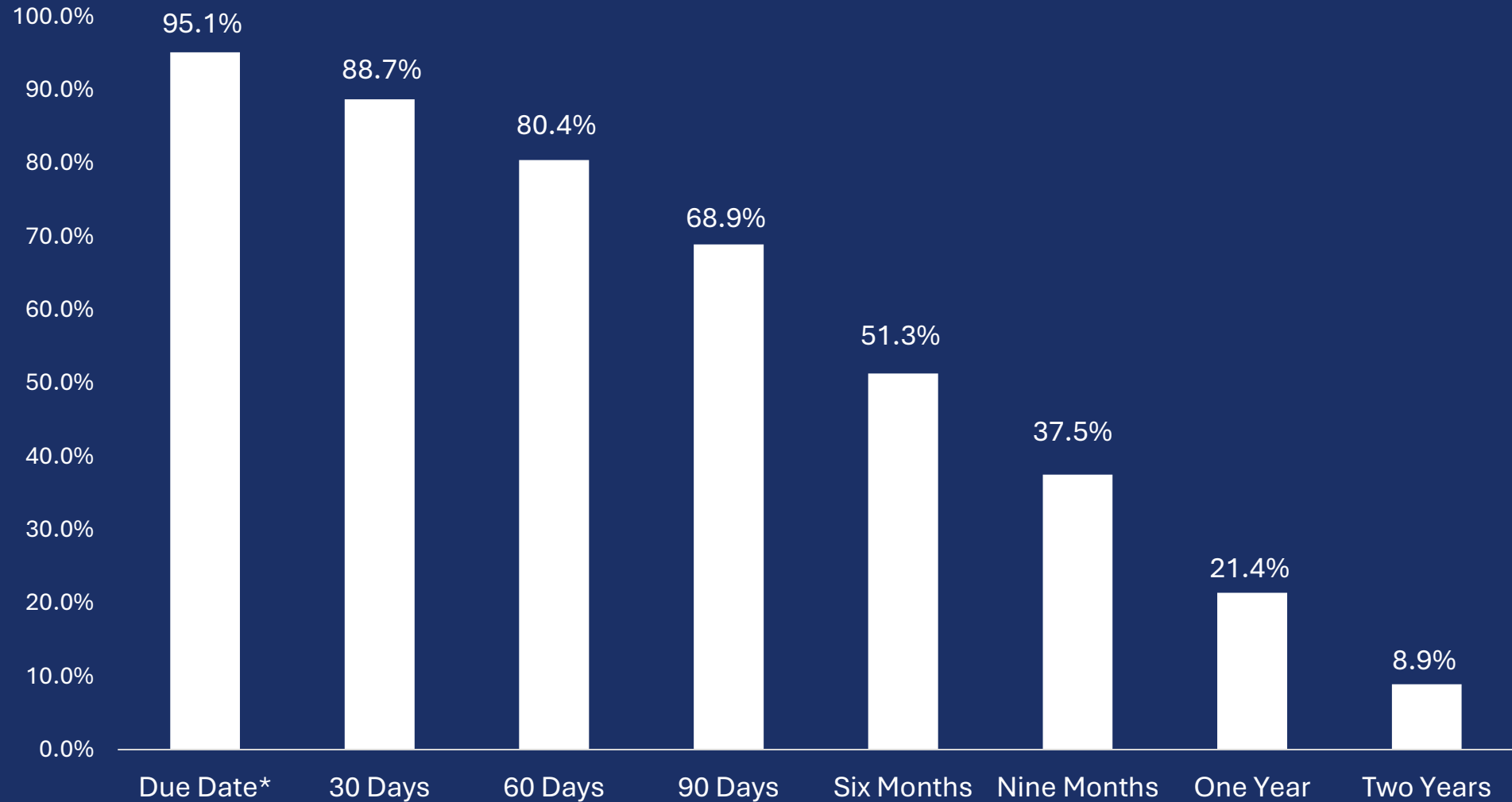
## The Facts!



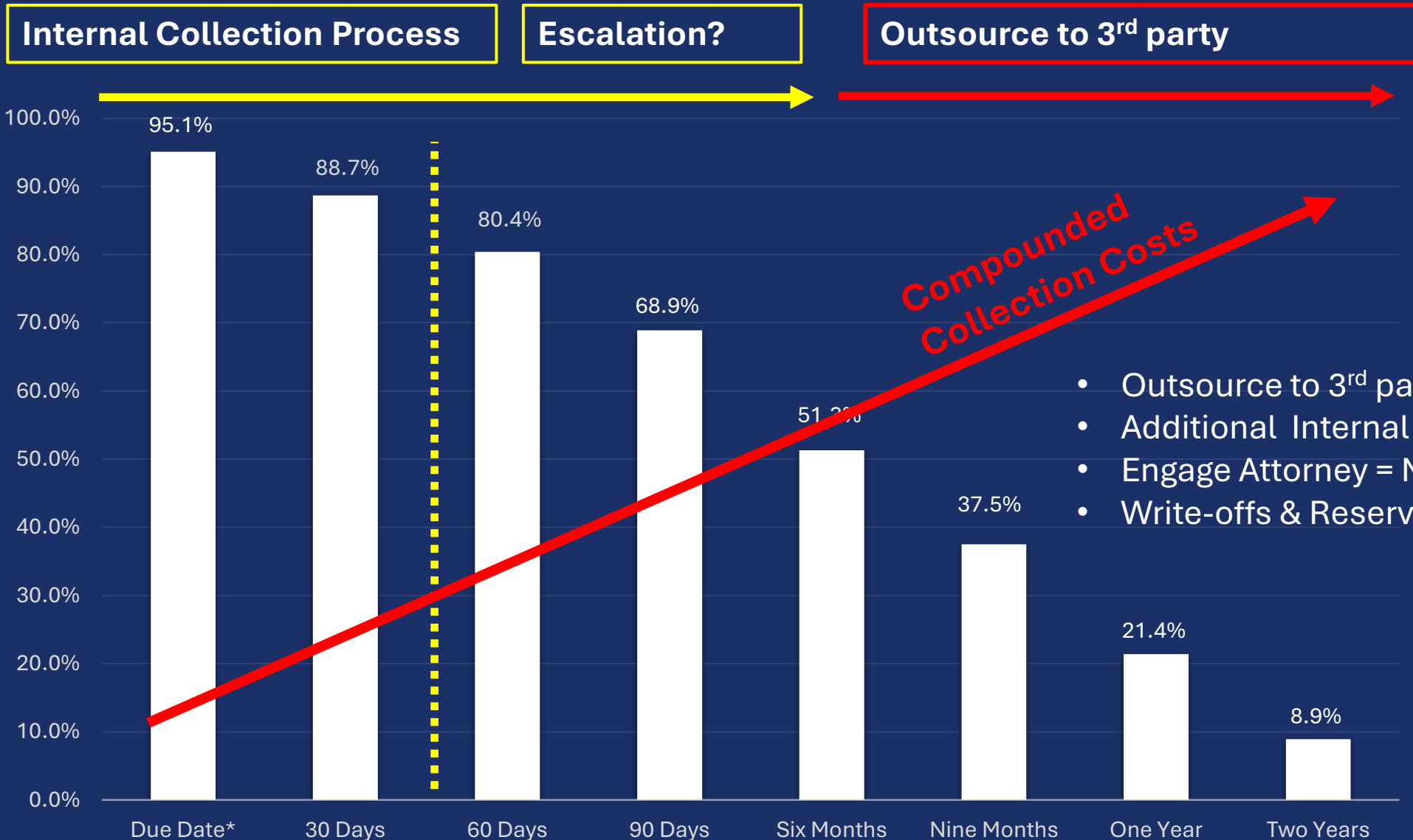
[www.debtregister.com](http://www.debtregister.com) Your First Step In Internal Escalations



# Collectability of Delinquent Commercial Debts At Time Intervals After The Due Date



# Traditional Probability of Collections



# Collection Best Practices to Optimize Working Capital and Mitigate Risk

**The more things change the more they stay the same!**

**If You Are Going to Improve the Probability of Collections ...**

**You Need a Formal Collection Process!**



# Collection Process = Formal Collection Policy And Credit Granting Measures



Your First Step In Internal Escalations

## Your Collection Policy Should Include:

### 1. The Stages of Collection Efforts

- ✓ Prior to Due Date
- ✓ Due Date
- ✓ 30,60,90

### 2. How to Increase Demands

- ✓ Step up efforts as account ages

### 3. Dispute Resolution Process

Do you currently have a formal process?

## When Credit Granting:

### Obtain Current Credit Data

1. Acquire the best reporting for the cost
2. Utilize an Industry Credit Group

### Establish Guidelines For Credit Approvals

1. Initial credit granting
2. Increases to existing account credit limits

### Set periodic credit reviews

1. High risk accounts
2. High exposure accounts

# The Evolution... Artificial Intelligence | It is Here... Like it or Not?

How Did We Get  
Here?

**Debt  
Register**

Your First Step In Internal Escalations



# Meet Alan Turing

## British Mathematician and Computer Science Pioneer

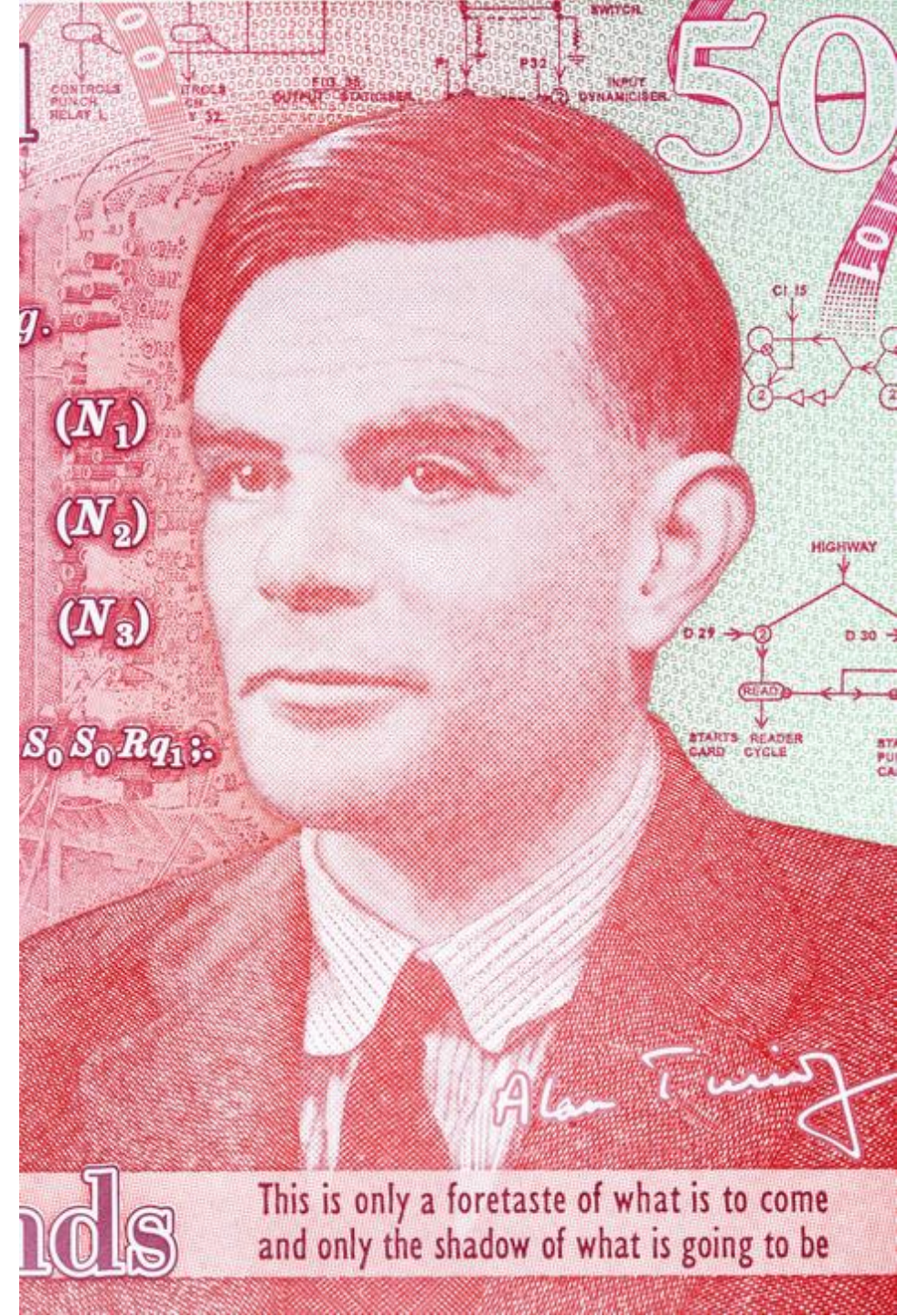
Posed the question: Can machines think?

“ This is only a foretaste of what is to come and only the shadow of what is going to be”.

**Early History of AI can be traced back to 1930's**

**Debt  
Register**

Your First Step In Internal Escalations



# Turing designed the Victory Machine

**Most AMAZING Invention of its time!**

## This Machine:

- **Cracked the German codes during World War II**
- Narrowed the probability of messaging
- Easier to identify the codes meanings

## The Result:

- Revealed German secrets
- Believed to have **shortened the war by 4 years**
- Saving estimated hundreds of thousands of lives



**Thanks to the groundwork of Turing and others AI submerged!**

# Turing Keeps Going...

## Alan Turing Invents the Welchman Bombe Machine

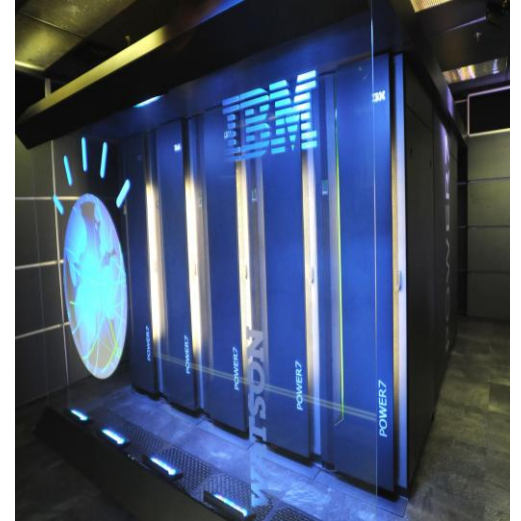
- Laid the groundwork for modern computers we use today!
- Developed the original basic theories of intelligent machines that one day will think like a human

Theories = Algorithms of its day

## Turing | Colleagues from Princeton | Other Mathematicians

- ✓ Developed mathematical models that would now be known as **Computer Science**
- ✓ Paved the way for modern applications used today such as: **Voice Recognition and Face Recognition**

## 1981 Microsoft Inception of DOS



In walks...  
Neural Networks  
Search Engine is an example



**Debt  
Register**

Your First Step In Internal Escalations

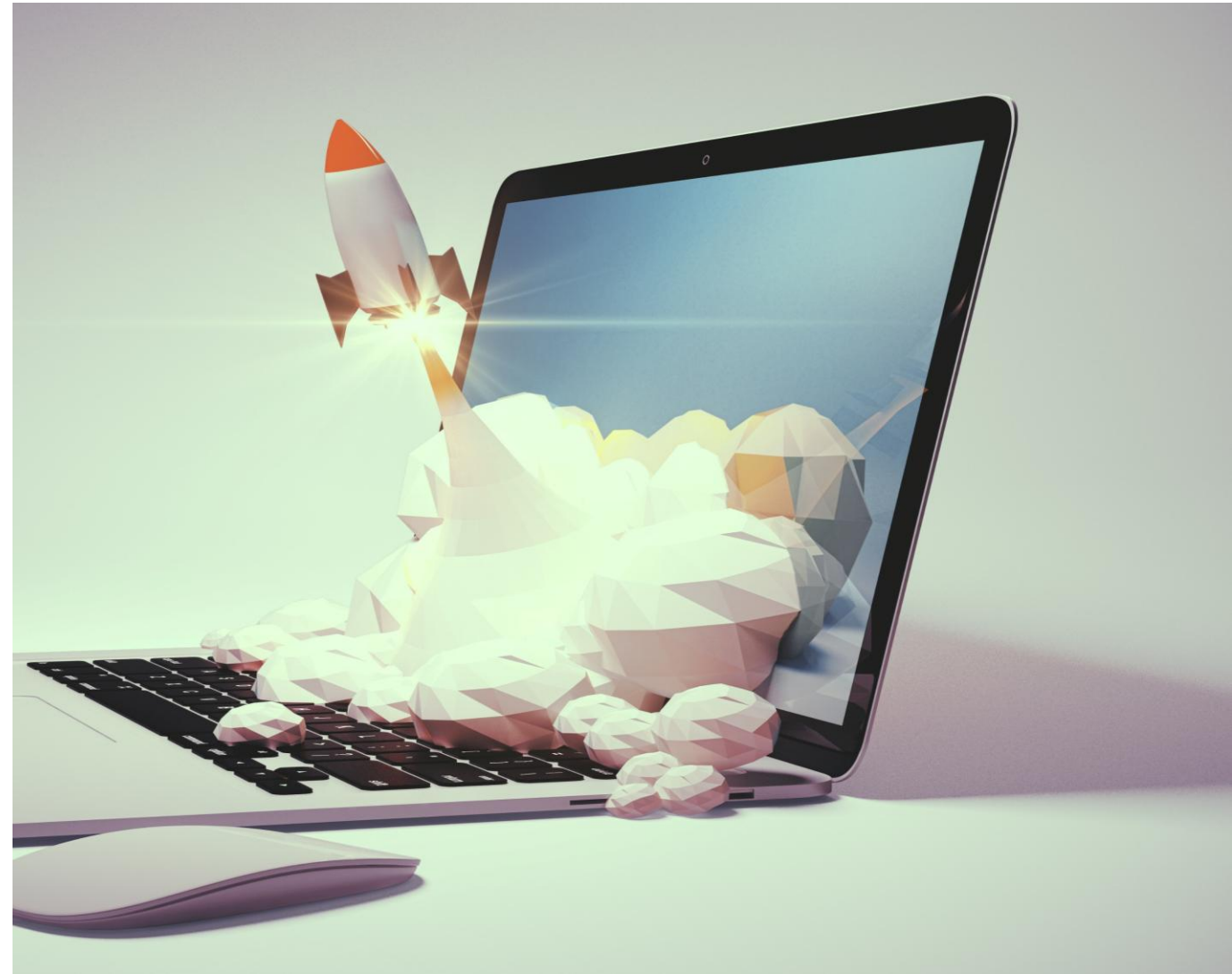
# AI at Work Today...



Your First Step In Internal Escalations

Helping make our life easier  
and more enjoyable

**A few examples:**

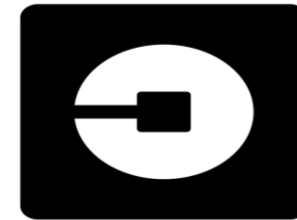
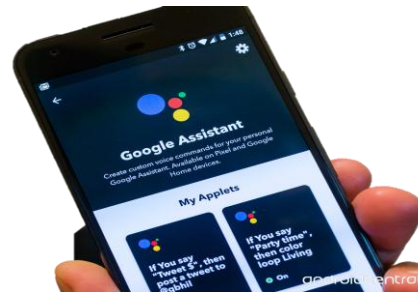


# Artificial Intelligence We Enjoy Today

**NETFLIX**



**You** **Tube**



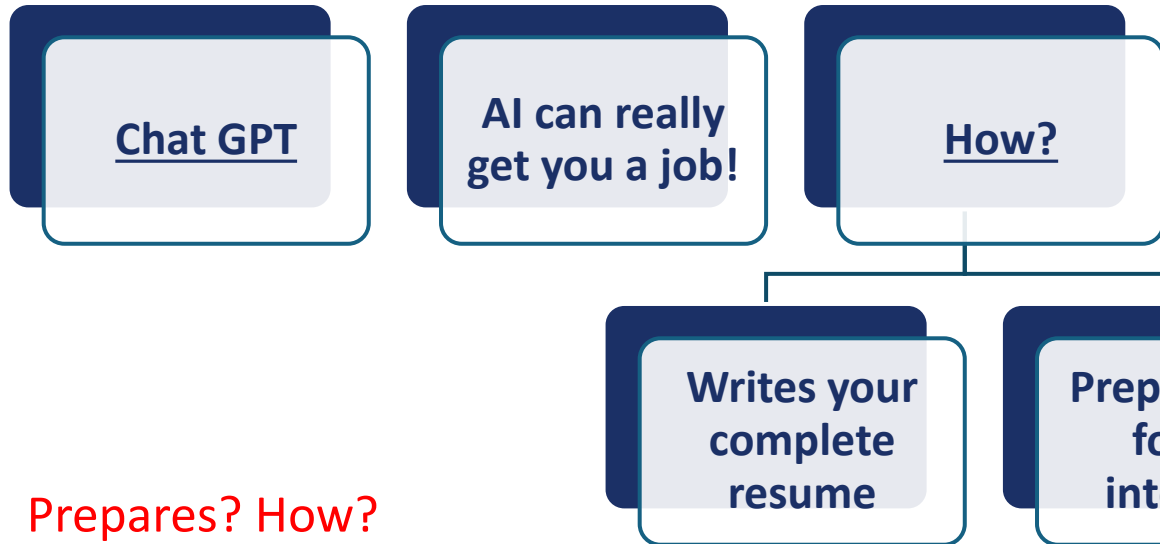
## We use AI in our Everyday Personal Lives

**Siri and Alexa** are Autonomous vehicles that rely on **computer science** for navigation...

**Remember Alan Turing?**

**Debt  
Register**

Your First Step In Internal Escalations



“ Autonomous Interview mimicked by a human”

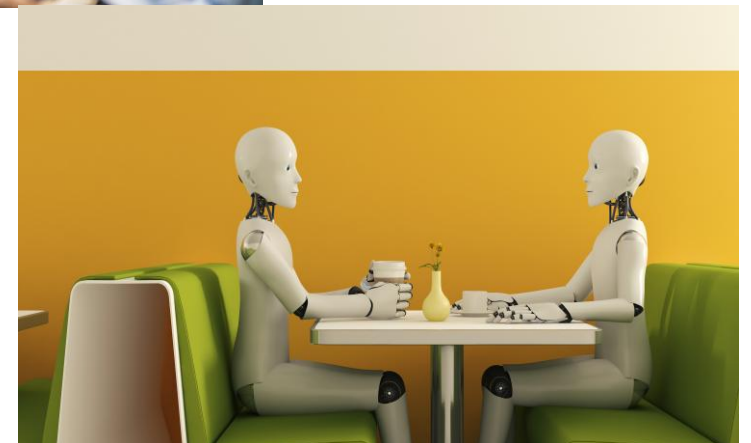


Prepares? How?

- Capable of studying the interviewers’ characteristics and extract historical data tracking
- Provides intelligence around everything that aligns with the interviewers’ thoughts, beliefs, patterns, and values

Best Practice Tip: Use Caution...

When hiring employees, just like with collections communications... **trust but verify!**



There are only 2 rules to get you started

**Rule #1  
Be Curious**



**Rule #2  
Refer to  
Rule#1**





# Claude AI

Let Me Introduce you to Claude AI



## Claude AI

How can I help you today, Melanie?

Claude,  
Create one PowerPoint slide that gives  
the audience the definition of chatbots.



**Debt  
Register**

Your First Step In Internal Escalations

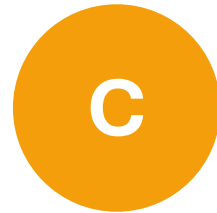
# Available, Accessible & Ready to Use

AI chatbots are available today and could not be easier to use.



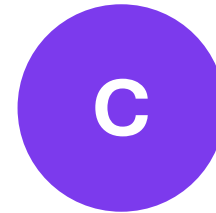
**Gemini**

Google's AI assistant  
Great for research & web



**ChatGPT**

OpenAI's powerhouse  
Versatile & widely used



**Claude**

Anthropic's AI  
Safe, nuanced & thoughtful



## AI In Our Industry

The Benefits of Collection Management Software and...

**What it means to you, the Collection Professional**

**Debt  
Register**

Your First Step In Internal Escalations

# The Benefits of Collection Management Software:

- ❑ Knowledge Around This AI Software Evolution
- ❑ AI Cat and Mouse
  - ✓ If collections has the "sword" of AI
  - ✓ The customer will adopt the "shield." of AI
- ❑ Facilitating time for strategic work and investing in customer relationships
- ❑ Actionable concepts to improve the ever-changing approach to collections

Meet Gary and Ahmed



**Gary Brown**  
Debt Register Founder

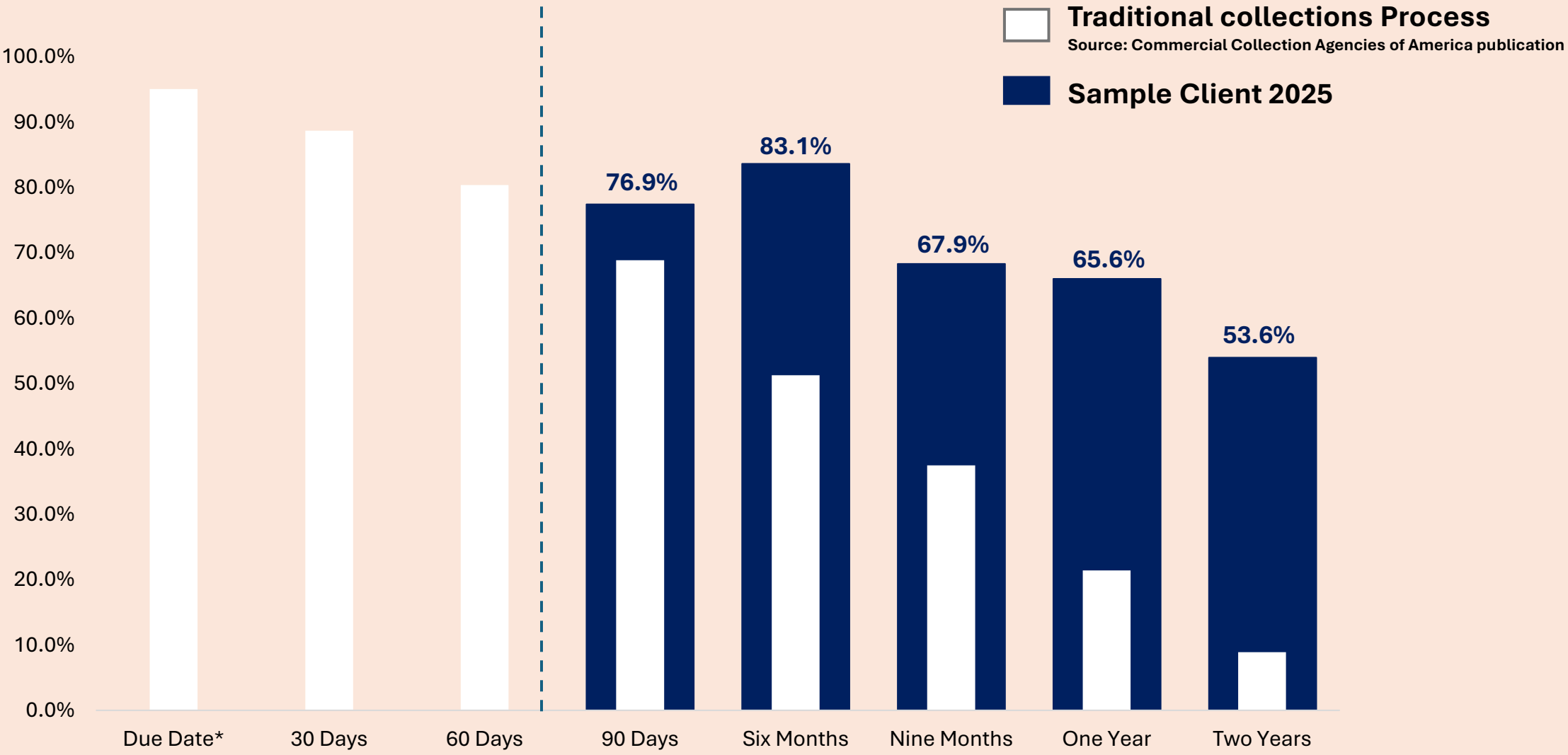


**Ahmed Zghari**  
Debt Register COO

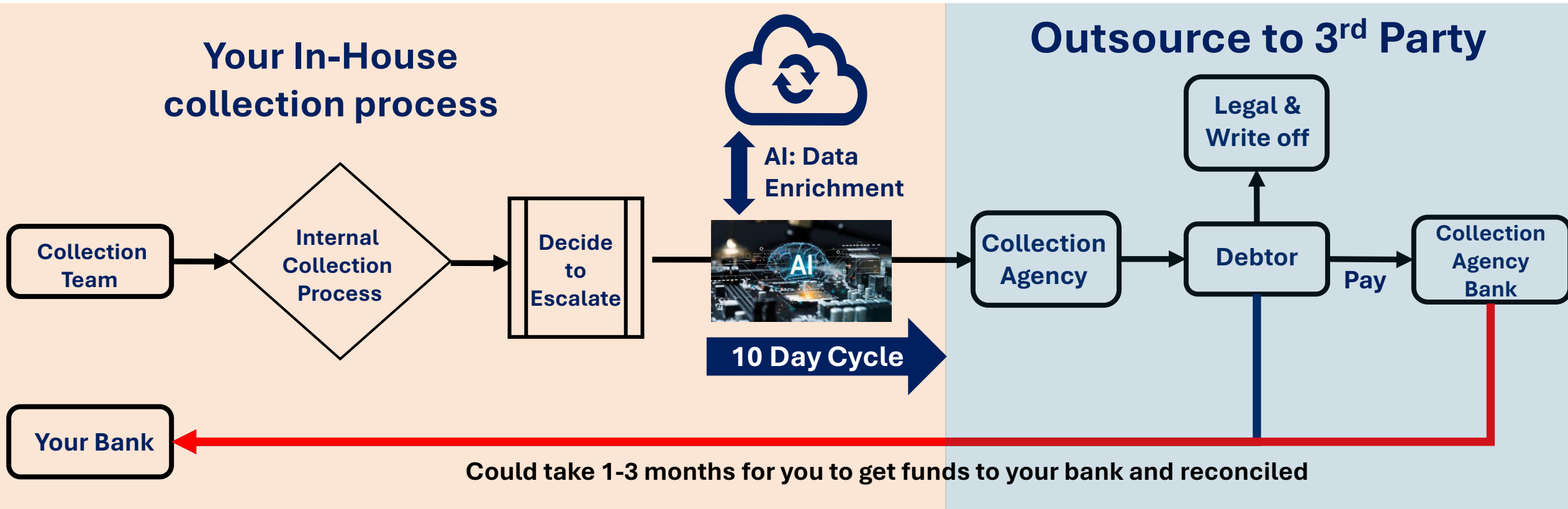
**Debt Register**

Your First Step In Internal Escalations

# Probability of Collections With Latest Automation



# Collections AI Best Practice to Optimize Working Capital Like Never Before



## The latest AI platform can:

- Chase **10,000 debts every 2 minutes** Guaranteed
- Work **any \$ balance**
- Unlimited account volume**
- Payments **direct to your bank**
- Your internal team maintains full control**

## Actual Results Incorporating This New Collections Best Practice:

- **53% savings in outsourcing fees**
- **183% uplift in recovery**

# Sample AI Data Enrichment in just 5 days

**128**

Debts  
Provided

**\$293,260.03**

The uploaded  
Value

Debts Average **515 Days old**

**Engagement**

**66%**

Debtors who opened email  
communications and engaged in  
some way

**Data Clarity**

**34%**

**Zero Read Rate**

The contact information provided by client  
fails to generate any engagement

## Email Grading

Identified **50** accounts where poor data quality is  
limiting collectability.

Successfully enriched **21** with new email contacts —  
and so far, this has already generated **8** additional  
open and read receipts.

Email Grade	Read	%	Unread	%	Average Age
A	19	61%	<b>12</b>	39%	465
B	25	51%	<b>24</b>	49%	510
C	61	69%	<b>14</b>	31%	559
D	2	67%	1	33%	456

681 Avg. age	Estimated Success Rate	Revised Est Success Rate
Low	4%	6%
Mid	6%	8%
High	9%	12%

**\$ 31,080.52**



Largest  
Debt  
Engaged

**\$ 121.41**



Lowest  
Debt  
Engaged

**Oldest Invoice engaged 681 Days**

**In Just 5 days**

This trial has generated  
**1,390** touches from AI only  
communication

**85** accounts have engaged

= just over **16** engagements  
per account

**In just 5 days**

# Questions & Answers



Your First Step In Internal Escalations

## Thank you!

**Free Live Trial - Zero obligation –Real time results**



**To learn more please contact:**

**Melanie Morcelle**

**Vice President, Enterprise Partnerships, North America**

**[melaniemorcelle@debtregister.com](mailto:melaniemorcelle@debtregister.com)**

**(716) 207-5207**

