

OPERATIQ

Operational Intelligence Platform for Collections
 Explainable Decision Intelligence for Debt Recovery

DECISION INTELLIGENCE

Data -> Behavior -> Criteria -> Decision

We turn operational experience into decisions.

Delinquency is data. Behavior is insight. The decision is the product.

Explainable

Auditable

Governable

Enterprise-ready

Govern the collections decision, not only the delinquency list.

OPERATIQ helps financial institutions decide who to contact, what action to take, why it makes sense and how the decision can be reviewed later.

The problem: decision variability

Collections teams have data, but many decisions still depend on inconsistent interpretation.
 Common symptoms: over-management of reliable borrowers, under-prioritization of evasive cases and limited traceability.

The solution: governed next-best action

OPERATIQ turns behavior, promises, outreach history and operational expertise into explainable recommendations.
 Every recommendation includes action, profile, ORI, confidence, reasons, evidence, version and outcome capture.

1 Signals

payments · promises · outreach

2 Behavior

profile · ORI · channel fit

3 Decision

next best action

4 Evidence

reasons · version

5 Outcome

feedback · learning

Uses

- Payment history
- Promise-to-pay behavior
- Outreach and channel history
- Operational outcomes

Produces

- Behavioral profile
- Operational Reliability Index (ORI)
- Portfolio priority
- Reasons, evidence and audit trail

Decision output

Next best action =
 action + profile + ORI/confidence + reasons
 + evidence + version + outcome capture

Differentiators

- Behavior-based collections decisions
- Explainable recommendations
- Versioned and auditable logic
- Governance before scale

Benefits for institutions

- Reduce avoidable decision variability
- Prioritize work by behavior and evidence
- Avoid unnecessary pressure on reliable borrowers
- Improve supervisory review and learning

Where it fits

- Complements core, CRM, BI and DWH
- Operates as a modular decision layer
- Supports API, batch, events or controlled uploads
- Scope is validated through technical discovery

Evaluation path

Discovery -> data readiness -> historical simulation -> controlled pilot -> evidence review.

Pilot principle: impact is measured with the client's data and operating context.

What to validate

- Decision variability and data readiness
- Recommendation quality and workflow fit
- Evidence package, exceptions and audit trail
- Governance fit for rule changes and review cadence

Strategic boundary: Not a CRM. Not traditional collections software. Not a dashboard. Not opaque AI.

Recommended next step: schedule a 60-90 minute discovery session to define a controlled pilot or historical simulation scope.

Commercial review draft. Impact to be validated through discovery, historical simulation, controlled pilot or client evidence. No guaranteed ROI language.