

DATAMATICS

FINATO COLLECTIONS MANAGEMENT

Smarter Outreach. Faster Recoveries. Predictable Cash Flow.



The collections function sits at the heart of **credit management, customer experience, risk control, and operations** – making it a critical driver of business performance. Effective collections go beyond recovering overdue payments; it's about **building stronger customer relationships, managing credit exposure, and ensuring financial stability.**

In a dynamic business landscape, organizations must evolve their collections strategy to match rising customer expectations and operational complexity. **FINATO Collections Management** enables this transformation through **AI-powered automation, intelligent workflows, and real-time insights**, helping businesses **streamline operations, accelerate recovery, and reduce risk.**

Key Challenges in Collections



High DSO and unpredictable cash flow



Fragmented communication and dispute backlogs



Manual prioritization and low collector productivity

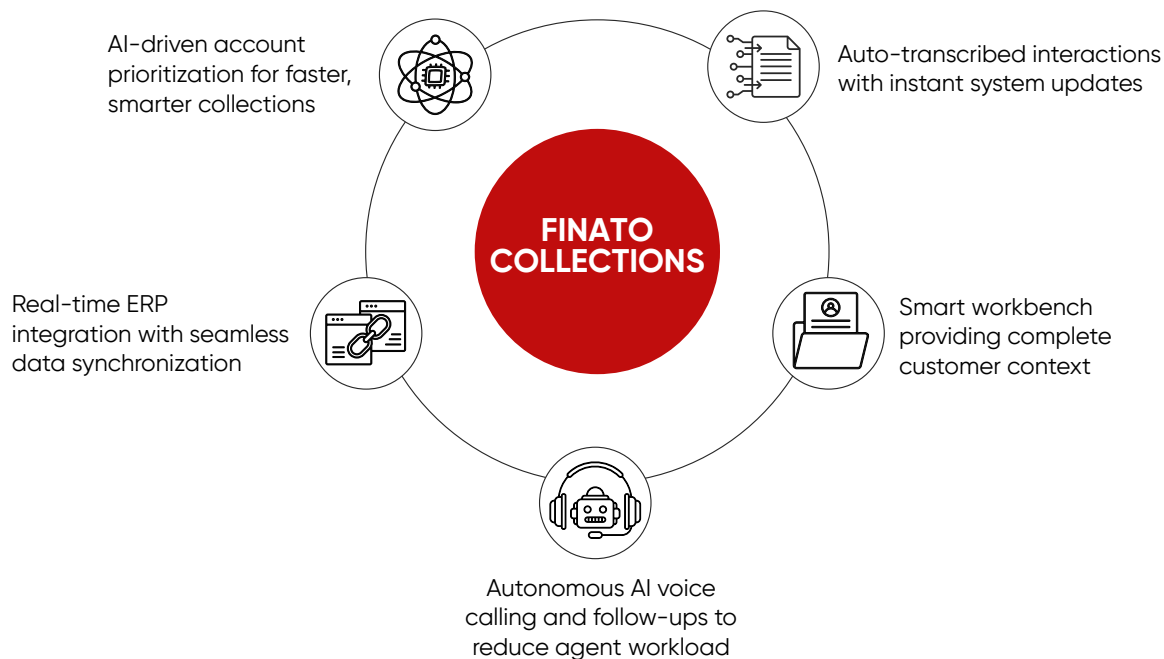


Limited visibility across receivables and commitments

FINATO COLLECTIONS MANAGEMENT - UNIFIED, INTELLIGENT COLLECTIONS

- ✓ FINATO transforms collections into an intelligent, autonomous ecosystem that reduces manual effort, accelerates cash flow, and elevates customer experience.
- ✓ By unifying data, behavioral insights, and automation, FINATO builds an end-to-end AI-powered collections framework that predicts risk, personalizes engagement, and executes next-best actions automatically across every account.

WHAT SETS FINATO COLLECTIONS MANAGEMENT APART



WHY CHOOSE FINATO

- ✓ End-to-end AI-driven automation across the O2C lifecycle
- ✓ Autonomous voice calling and real-time transcription
- ✓ Predictive analytics for proactive risk management
- ✓ Unified dashboards integrated with ERP and CRM systems
- ✓ Configurable workflows tailored to diverse business models

CORE CAPABILITIES

AI Workbench: Prioritizes tasks using 56 AI-calibrated parameters, including credit risk, payment history, invoice value, and due dates.

AI Risk Scoring & Segmentation: Classifies customers into risk tiers, driving personalized dunning and faster recovery.

Auto Dunning: Rule-based reminders and escalation workflows.

Promise-to-Pay Automation: Logs, monitors, and re-triggers commitments autonomously.

AI Voice Calling: Conversational AI connects with customers, confirms payments, and updates records in real time.

ARCHITECTURE OVERVIEW



Seamless ERP integration (invoices, credit, payments)



Predictive AI engine for prioritization and exception handling



Configurable workflows and multi-level escalation logic

KEY FEATURES

Features	Description
AI-Prioritized Worklist	Uses industry-standard AI models to score and rank accounts by payment probability, risk exposure, and business impact
AI Voice Calling	Conversational AI agent autonomously engages customers, confirms payments, manages disputes, and updates outcomes – in real time
Auto Dunning	Smart reminders and escalation alerts delivered via email, SMS, and calls – tailored to behaviour and risk profile
Smart Notes & Transcripts	AI auto-captures and classifies every interaction (PTP, dispute, follow-up, docs requested)
Live Dashboards	Unified, real-time visibility of receivables, workloads, and aging metrics.
Predictive Analytics	Anticipates default risks, recommends proactive recovery actions.

BUSINESS IMPACT

Metric	Result
60%	Reduction in manual collection effort
30%	Faster recovery cycle and reduced DSO
98%	Accuracy in automated follow-ups
85%	Outreach automated via email and voice AI
100%	Compliance and audit traceability

FINATO empowers finance leaders to convert receivables into **predictable, sustainable cash flow – with zero manual intervention.**

SUCCESS STORIES

Global Logistics Leader

Challenge

A leading global logistics enterprise faced fragmented receivables, decentralized finance operations, and heavy manual follow-ups. This led to high DSO, poor visibility across regional AR teams, and inconsistent recovery performance.

Solution

Datamatics deployed FINATO Collections, integrating its AI-driven workbench, automated voice calling, and real-time dashboards across business units. The system centralized receivables, prioritized collection tasks based on payment risk, and automated customer engagement through AI bots and smart workflows.

Impact

- ✓ 35% reduction in DSO within the first quarter
- ✓ 100% process traceability via real-time dashboards and audit logs
- ✓ 60% automation in outreach and tracking workflows
- ✓ Enhanced collaboration across finance, operations, and sales teams

Indian Automotive OEM

Challenge

A leading automotive manufacturer faced rising DSO and dealer payment delays due to manual promise tracking and limited visibility into outstanding receivables. The finance team lacked predictive insight into high-risk accounts.

Solution

FINATO introduced dynamic promise-to-pay automation and AI-powered predictive outreach. The platform identified overdue dealers automatically, triggered voice-based reminders, logged commitments, and reactivated follow-ups for missed PTPs – all without manual intervention.

Impact

- ✓ 98% accuracy in tracking payments and commitments
- ✓ Significant reduction in overdue receivables and faster dealer cash realization
- ✓ 60% automation across collections and dispute management
- ✓ Improved customer experience through proactive, personalized engagement



Datamatics enables enterprises to go Deep in Digital to boost their productivity, customer experience, and competitive advantage. Datamatics' portfolio spans across three pillars of Digital Technologies, Digital Operations, and Digital Experiences. It has established products in Intelligent Document Processing, Robotic Process Automation, AI/ML models, Smart Workflows, Business Intelligence, and Automatic Fare Collection.

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