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AI + HOW IT CAN HELP STREAMLINE A COLLECTIONS PRACTICE

Enhancing efficiency, process, and services with artificial intelligence



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AGENDA

- Intro to AI + Agents
- Why AI Matters in Legal Collections
- Case Study Examples of AI in Action
- Security and Trust
- Getting Started with AI in Collections Practice
- Questions + Discussion

INTRODUCTION TO AI + AGENTS



WHAT IS AI?

Software that predicts the next character, word, or pixel based on patterns learned from massive datasets, the entire internet and beyond.

Machine Learning

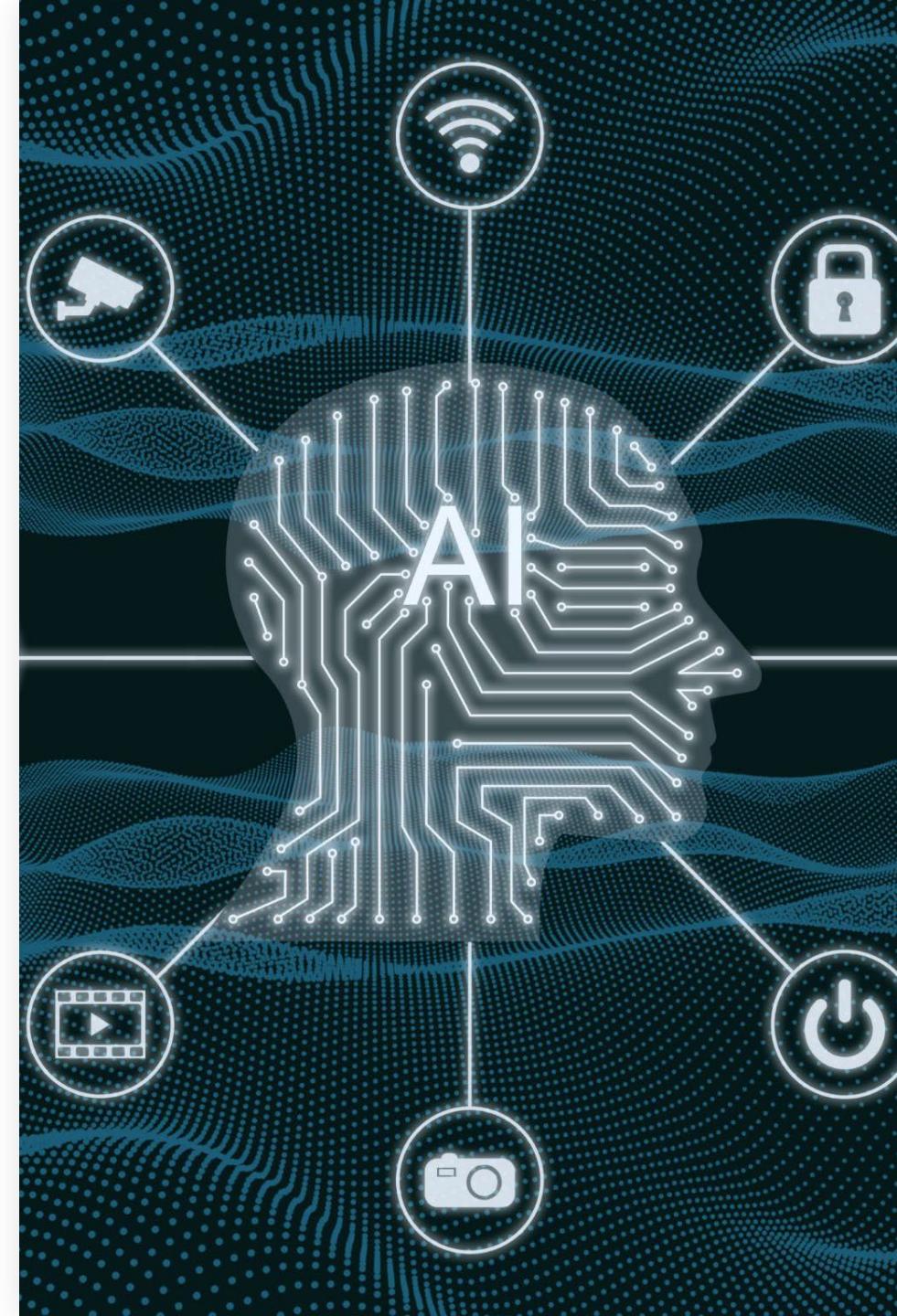
Machine Learning teaches AI systems to learn from data and improve their performance over time without explicit programming.

Natural Language Processing

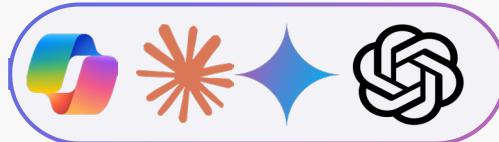
Natural Language Processing lets AI understand, interpret, and generate human language for meaningful interactions.

Grounding

Grounding ensures AI connects its understanding to real-world contexts, making outcomes practical and relevant.



COMMON AI EXAMPLES



Human augmentation

Works as your personal assistant

Publicly available; Trained on specific data.

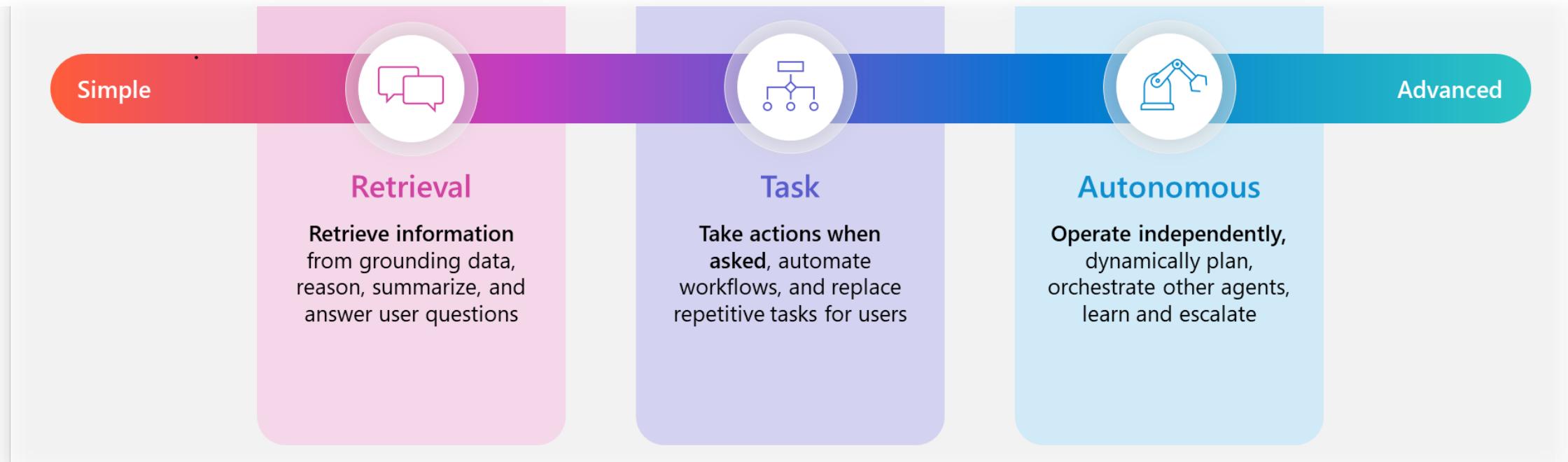


Agents

Expert systems that can work autonomously

Works on behalf of a process or company

There are more agents than people



WHAT ARE AI “AGENTS”

Autonomous decision-making – Unlike traditional AI that waits for user input, agentic AI can decide what steps to take toward a goal. “Learn to Think”

Goal-driven + Make Decisions – It plans, executes tasks, and adapts in real time to achieve outcomes, often across multiple tools or systems.

Work as a Team + User Tools: Agents can work together, link to each other, and complete a process with specialist roles. Access API's, databases, systems.

Autonomous + Continuous learning loop – Agentic AI monitors results, adjusts its approach, and improves its effectiveness without constant human direction.

WHY AI MATTERS IN LEGAL COLLECTIONS



THE FUTURE OF WORK IS AI-ENABLED

- Adoption has already occurred – your people are using this technology
- It's a time-saver – more so if you can enable a process
- Small investments lead to growing returns in productivity and profitability.

75%

of knowledge workers already using AI at work (doubled in the past 6 months)¹

30 min

saved a day, equating to 10 hours per month by Copilot users²

65%

of organizations using and deriving business value from gen-AI in 2024³

\$3.5

return on investment for every \$1 invested into AI⁴

1. [Work Trends Index](#)
2. [Work Trends Index](#)
3. McKinsey
4. IDC

ADMINISTRATIVE WORKLOAD AND REPETITIVE TASK CHALLENGES

High Administrative Workload

Professionals face heavy document preparation, follow-ups, and research that are increasing their workload.

Repetitive Task Time Loss

Time is often lost due to repetitive tasks like data entry, payment/document tracking, and drafting collection notices.

Compliance Risks

Teams must manage compliance risks related to laws and consumer protection.



**HIGH
WORKLOAD**



**TIME
LOSS**



**COMPLIANCE
RISKS**

EXAMPLES OF AI IN ACTION



EVOLUTION OF SOLUTIONS

Contact Center Agent

Complete intake of data, generate summary, triage and categorize for action.



Case Data Extraction Agent

Extract key data and summarize intake forms, documents, contacts, etc.



Debtor Management Agent

Maintain and update debtor details such as addresses and bankruptcy status.



Simple



Intake Management

Summarize and analyze intake transcripts and metrics for management.



Conflict Review and Management

Review and research potential conflicts across client databases and lists.



Advanced



Predictive Analysis

Analyze and update predictive scoring and analysis according to current/past results.



CASE INTAKE AND DATA PROCESSING AUTOMATION



Case Data Extraction Agent

Automatically extract key information from client submissions, contracts, and court filings to improve accuracy and speed.



Conflict Review and Management

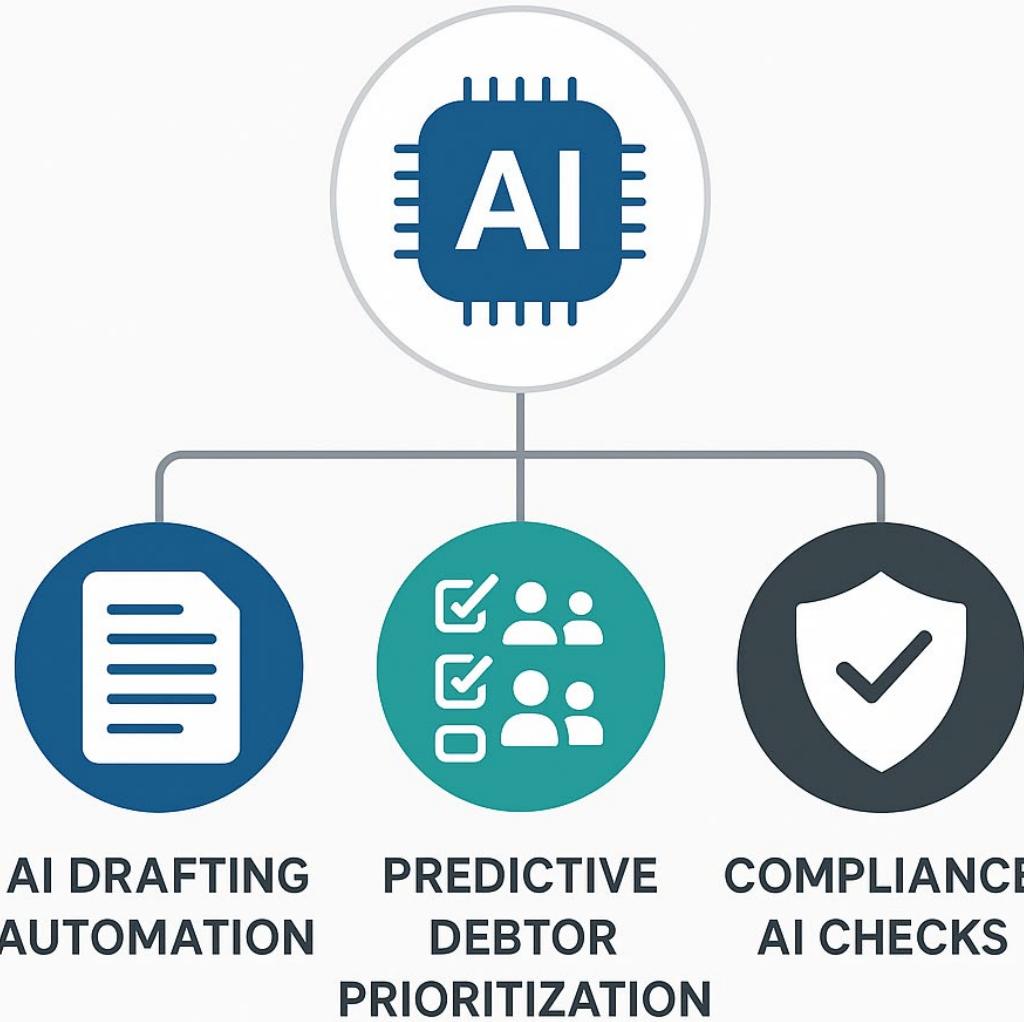
Instantly search databases and files for potential conflicts (cross database / multi-system review); Identify missing or incomplete information or partial matches and risks.

Flag for human-led action reduce delays and errors.

Case Summary Generation

Generate concise summaries of case details to assist attorneys in quickly understanding client issues.

- Compile Summary and send for review by Agent 2
- → Agent 2: Compare to known facts, values, data.



AUTOMATING DEMAND LETTER DRAFTING TO SAVE TIME AND REDUCE ERRORS

AI Drafting Automation

AI can automate demand letter drafting, significantly saving time and minimizing human errors in legal documents.

Predictive Debtor Prioritization

Predictive scoring helps prioritize debtor outreach, optimizing collection efforts and improving response rates.

Compliance AI Checks

AI performs compliance checks before filing, ensuring all legal requirements are met and reducing risk.



THE FUTURE - ANALYTICS AND PREDICTIVE MODELING FOR OUTCOMES

AI-Powered Case Prioritization

Dashboards can use AI to prioritize collection cases by likelihood of successful recovery, enhancing efficiency.

Predictive Settlement Modeling

Predictive models estimate likely settlement amounts or payment plans to optimize collection strategies.

Delinquency Trend Analysis

Analytics identify patterns in client delinquency to inform proactive collection actions and strategies.

SECURITY +
MANAGEMENT



SECURITY & TRUST



Enterprise Data Protection

Data is encrypted, isolated, and security enforced at each step

Label inheritance and data loss prevention policies are persistent

Responsible AI approach protects against AI risks like prompt injection



Access Controls

Control who can create, share and use agents

Set policies and information labels to discover, classify, and protect sensitive data

Manage users and monitor Copilot agent usage



Agent Governance

Track and manage agents from creation to end of life at scale

Set policies on resource usage, access and publishing

Ability to audit events and get operational & application insights



MANAGEMENT + TRACKING

Real-Time Performance Tracking

Dashboard reporting delivers instant visibility into AI solution performance, supporting transparency and agile, informed decisions.

- Interactions / Conversations / Tasks Completed
- Alerts, Errors, and Efficiency Metrics
- Time Elapsed

Continuous Improvement and Compliance

Effective reporting ensures optimized AI outcomes, compliance, and ongoing improvements in business operations.

- Managed Support Services (error resolution, process feedback loops, model updates)

GETTING STARTED

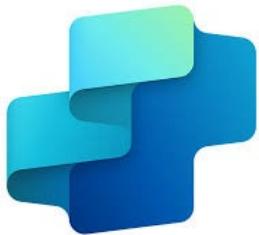


THE JOURNEY BEGINS WITH THE FIRST STEP



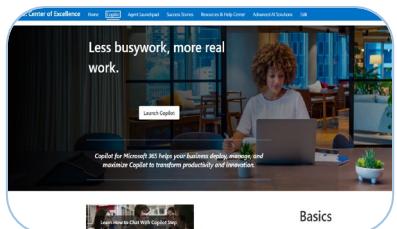
Secure and Free

Microsoft 365 users have immediate access to secure AI chat toolset.



Basic Templates

Copilot and ChatGPT have standard templates and agent connections for SharePoint, Email, etc.



Adoption focused content and partners

Engage user teams with adoption content; Partner with an experience team to demo and educate.

- Focus on “Quick Wins” with smaller controlled deployments
- Adopt technologies already in your corporate ecosystem.
- Enable users with business-level subscriptions (free or paid) and training.
- Establish a Center of Excellence or Champion group – Engage a Managed Intelligence Provider.

AI KICKOFF CHECKLIST

Define Why (Strategy & Outcomes)

- Clarify 2–3 business outcomes (e.g., reduce ticket triage time 30%, speed proposals 25%, cut reporting time 50%).
- Pick top 3 use cases (e.g., customer service assist, sales proposal drafts, internal Q&A over policies, invoice/cost coding).

Guardrails & Governance (Lightweight but real)

Pilot Plan (30–60 days)

- 25-40 hour PoC
- Recruit pilot users, capture their “before” workflows.
- Launch use cases with clear “definition of done.”

AI KICKOFF CHECKLIST

Here's a practical, no-fluff **AI Kickoff Checklist** tailored for a small business. Use it as a working template and build great things!

AI Kickoff Checklist (Small Business)

1) Define Why (Strategy & Outcomes)

- Clarify 2–3 business outcomes (e.g., reduce ticket triage time 30%, speed proposals 25%, cut reporting time 50%).
- Pick top 3 use cases (e.g., customer service assist, sales proposal drafts, internal Q&A over policies, invoice/cost coding).
- Identify success metrics & baseline (cycle time, CSAT, deflection rate, \$/task, errors).
- Name an executive sponsor and champion.
- Decide pilot scope (25-40hrs effort).

2) Guardrails & Governance (Lightweight but real)

- Distribute an **AI Acceptable Use** policy (what's allowed, what's not, sensitivity rules).
- Define data boundaries: no PII/PHI/PCI unless approved; etc,
- Set review cadence (monthly steering check-in).
- Create an **AI Change log** (prompts, connectors, data sources, risks, lessons).

3) Risk, Legal & Compliance

- Confirm vendor terms: data retention, training on your data (on/off), regional data residency.
- Map compliance needs (CIS/NIST/CMMC/ISO) and ensure logs/audit trails exist.

QUESTIONS?



ABOUT XPERTECHS

www.xpertechs.com



IT Managed Services

Full-service technology support and cloud solutions designed to streamline business systems and user experience. Microsoft, Azure, AWS expertise.

Managed Intelligence Provider

AI + Automation and process consulting and development for small and mid-sized businesses. AI solutions architecture, implementation and support to enable complex business processes and activities.

Cybersecurity + Compliance

Comprehensive cybersecurity and compliance assessment, monitoring, and prevention services for business networks and cloud resources. Managed cybersecurity response and compliance framework alignment to meet PCI, CMMC, NIST, CIS, etc.