

PayReminder.ai

The Comprehensive Operational Guide

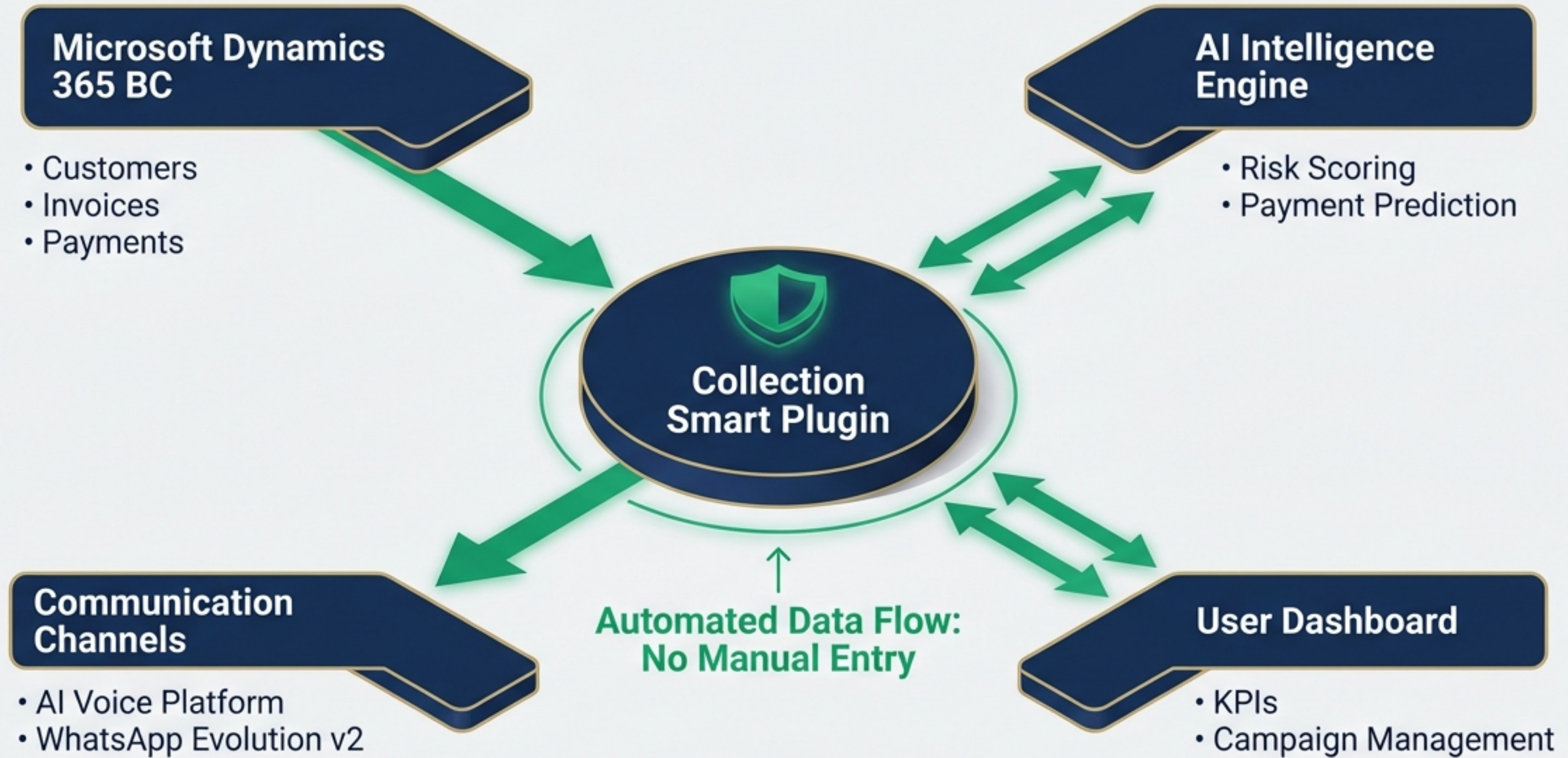
VERSION 1.0.0

Intelligent Collection.
SAMA Compliant.
Seamlessly Integrated.



A Saudi Product with Global Standards.

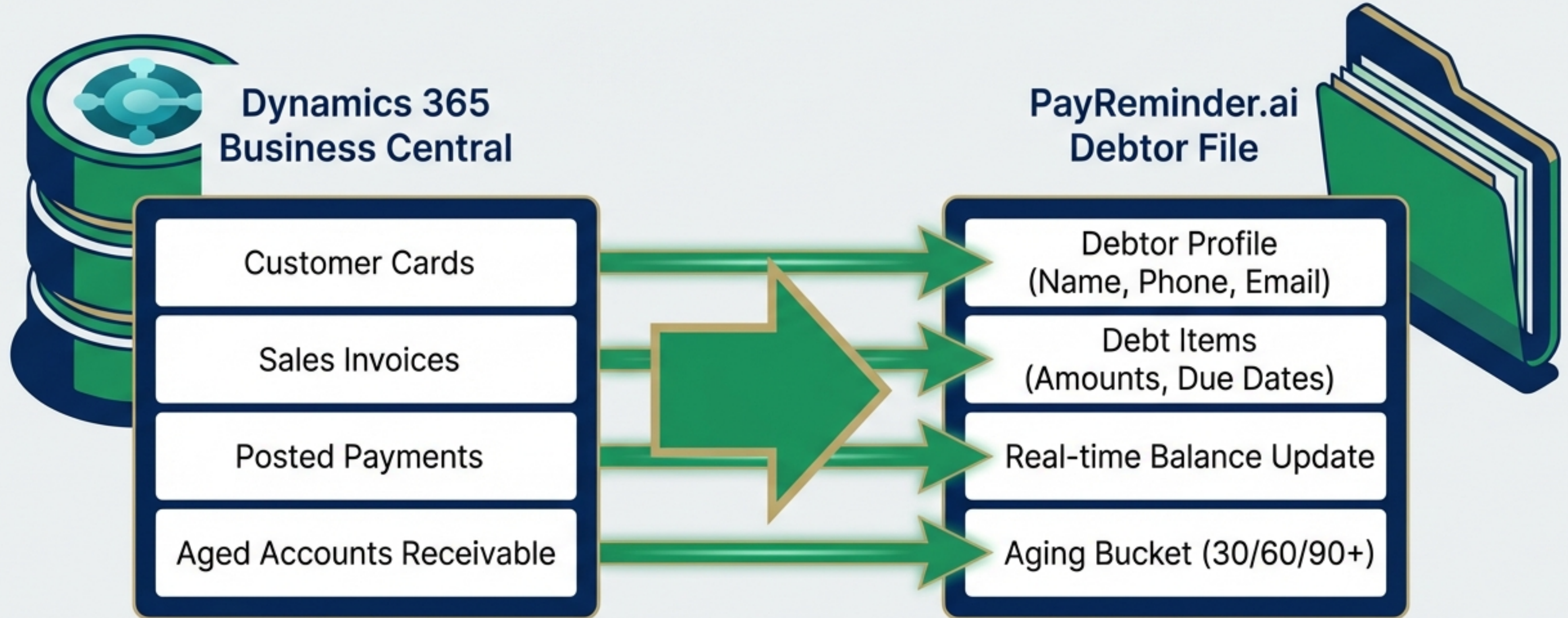
The Ecosystem: A Central Hub for Intelligent Finance



The Foundation: Microsoft Dynamics 365 BC Integration

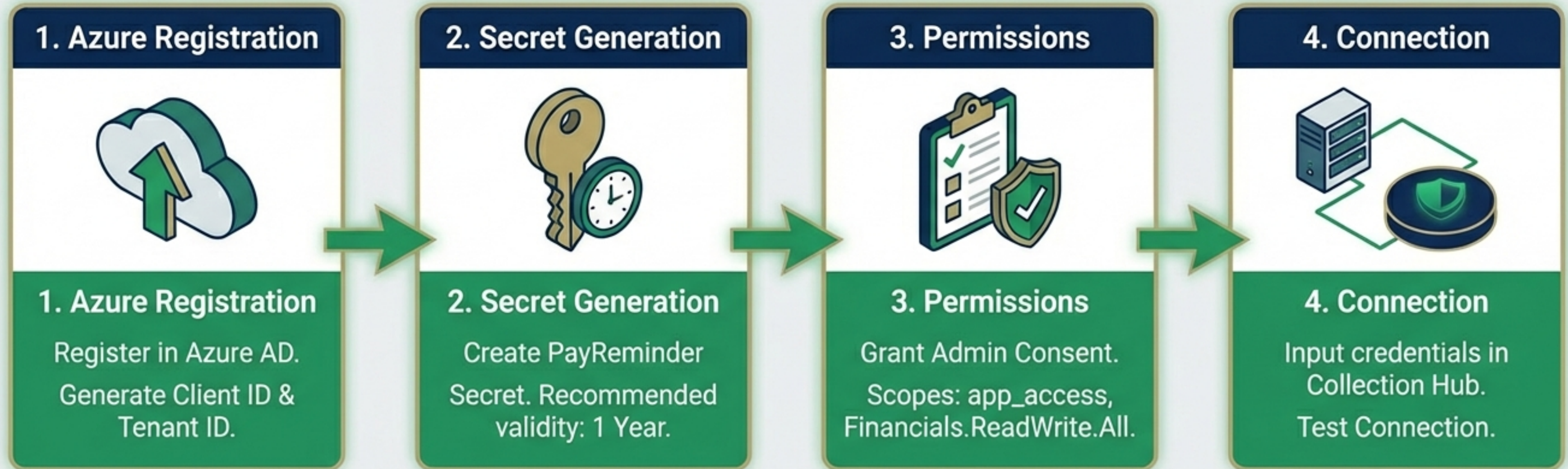


Bi-directional synchronization eliminates manual errors and latency.



Sync Logic: Configurable Intervals (15 mins / Hourly / Daily) | Supports Full Sync & Delta Updates.

Integration Setup & Security Architecture



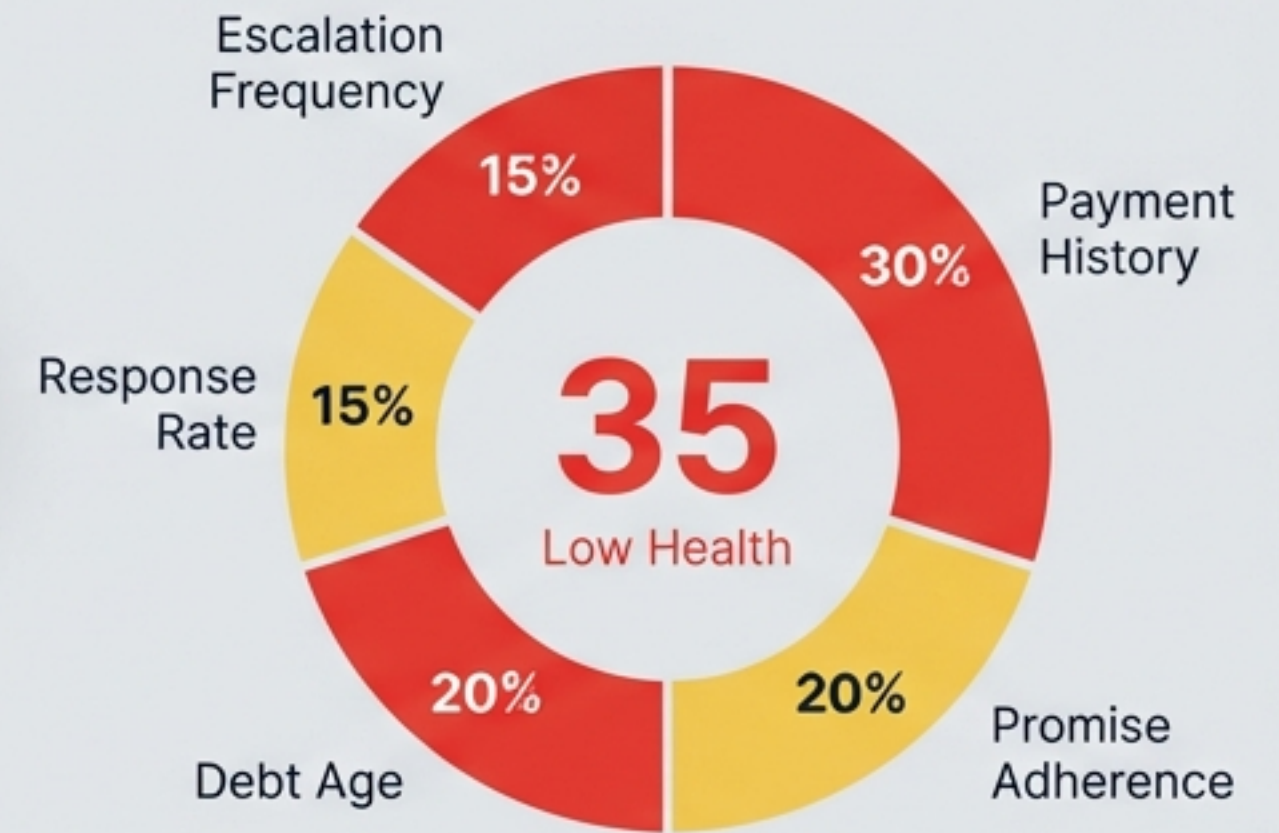
Security Note

Data Security: All API keys and OAuth secrets are protected by **AES-256 Encryption**.

The Debtor Profile: A 360-Degree View



Health Score Calculation



- 70-100 (High Probability)
- 40-69 (Monitor)
- 0-39 (Critical Risk)

AI & Predictive Intelligence



Moving from reactive aging to predictive behavioral analysis.

The Models



- **Risk Scoring:** XGBoost (85-92% Accuracy)



- **Payment Prediction:** LightGBM (Probability of payment in 30 days)

Risk Categories (Traffic Light Logic)



Low Risk (0.00-0.25). High Payment Probability.

Medium Risk (0.26-0.50). Needs Monitoring.

High Risk (0.51-0.75). Risk of Non-Payment.



Critical Risk (0.76-1.00). Very Low Probability.



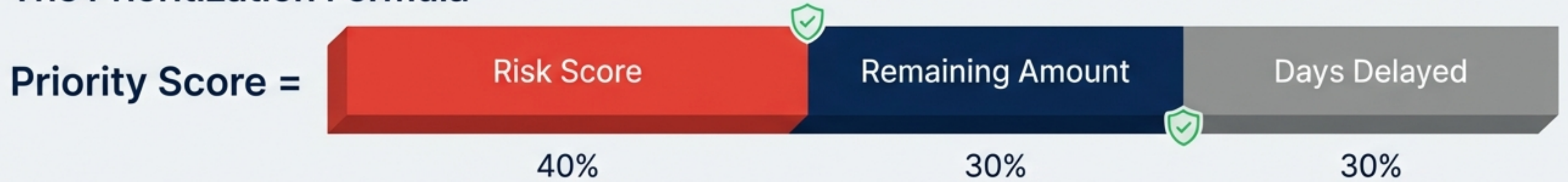
Key Impact Factors: Days Delayed (Very High), Payment Ratio (High).

Smart Segmentation & Auto-Prioritization



How the system organizes the collector's day.

The Prioritization Formula



The Action Matrix

Low Risk	→	Friendly Email Reminder
Medium Risk	→	WhatsApp + Email Follow-up
High Risk	→	Phone Call + Payment Plan
Critical Risk	→	Escalation + Legal Notice

Omnichannel Orchestration

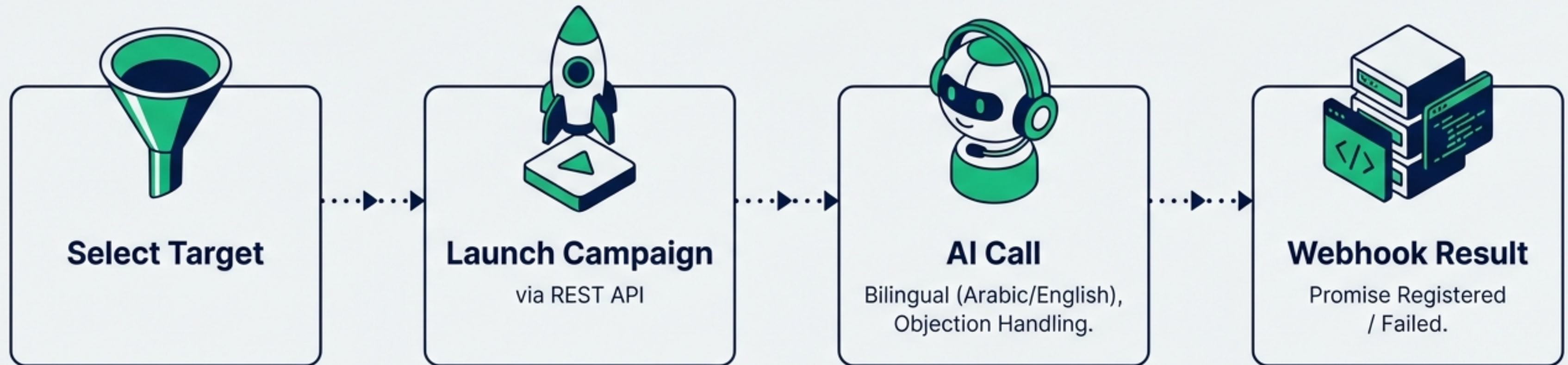
A unified approach for contacting borrowers across multiple channels.



The AI Voice Agent & Automated Campaigns



An infinite workforce that never tires.



Campaign Metrics

Call Count

15,420 ↗

Reach Rate %

78.5% ↗

Promise Count

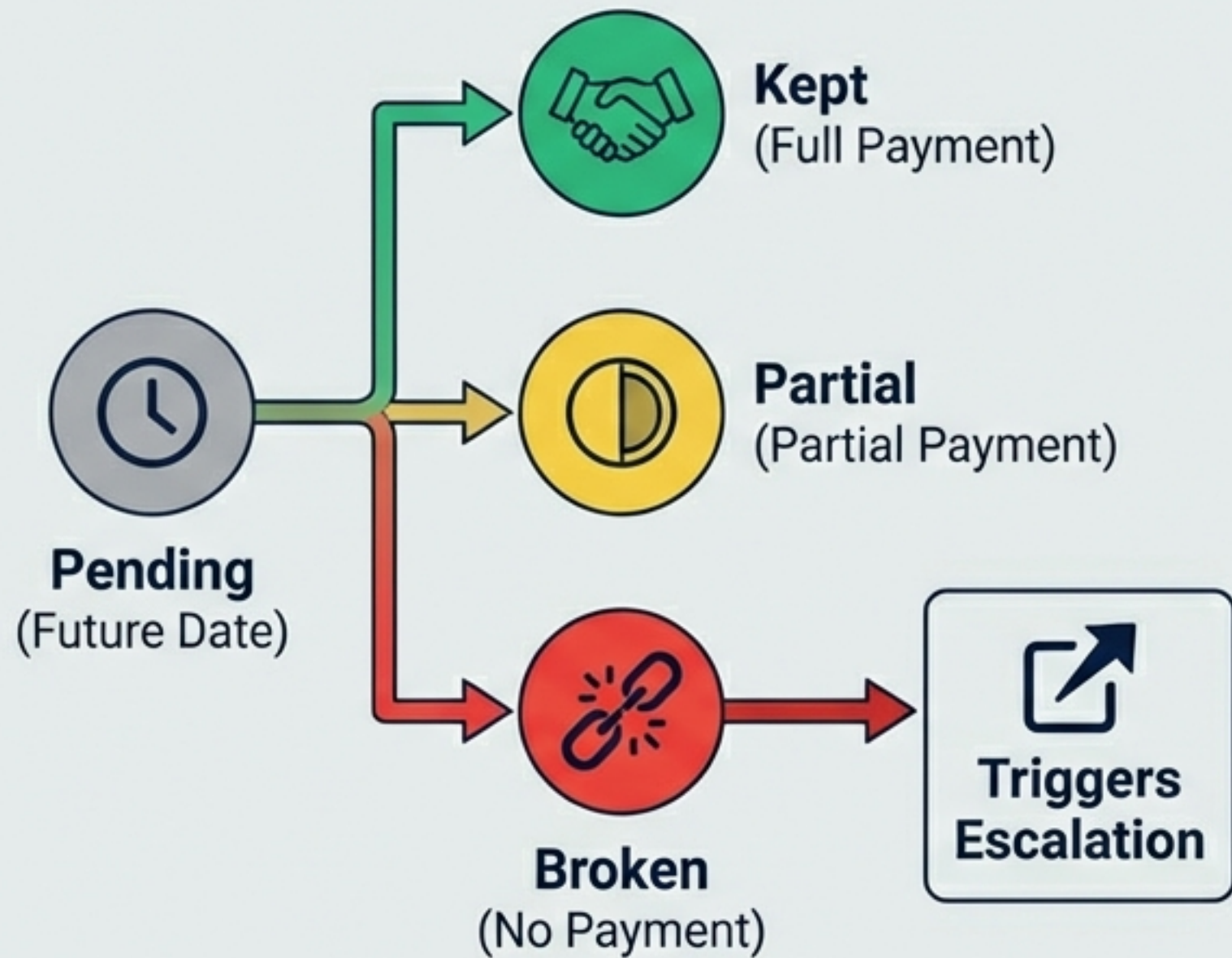
4,215 ↗

Success Rate %

27.3% ↗

Workflow: Promises & Payment Plans

The Promise Lifecycle



Installment Management



System sends automated reminder 1 day before due date.

The Conscience: SAMA Compliance Engine



Hard-Coded Rules

- ✓ **Time Windows:** 08:00 - 21:00 (Riyadh Time) Only.
- ✓ **Frequency Caps:** Max 3 calls/day, 10 calls/week.
- ✓ **Cool-down:** Minimum 1 day between calls.
- ✓ **Blackout Days:** Weekends & Holidays locked.
- ✓ **Unsubscribe:** Mandatory 'Stop' request handling.

Audit Trail: Every action, timestamp, and IP address is logged in a read-only ledger for regulatory audits.

Dashboards & Key Metrics (KPIs)



Real-World Scenarios



Banking

Details

5k Clients. High Risk.

Strategy

AI Risk Scoring + Voice Campaigns.

Result

**60-75% Recovery
in 90 Days**



B2B Trading

Details

200 Clients. Integration Focus.

Strategy

BC 365 Sync + Auto Emails

Result

**DSO reduced:
60 -> 35 Days**



Telecom

Details

50k Clients. Mass Scale.

Strategy

Mass WhatsApp + Auto-Disconnect

Result

**80% Collection
with 5 Staff**



Operational Best Practices

The Golden Rules

 **Trust the Sync**
Start with BC integration for accurate data.



 **Escalate Automatically**
Don't waste human time on early reminders.



 **Monitor CEI**
Check Effectiveness Index daily.



Sample Daily Schedule



08:00 Review Dashboard

09:00 Launch High-Risk AI Calls

11:00 WhatsApp Blasts (Medium Risk)

14:00 Review Broken Promises

Summary & FAQ

Q: Is it multi-tenant?

A: Yes, data is isolated per company.

Q: Is AI mandatory?

A: No, rule-based logic is available.

Q: Is data secure?

A: Yes, AES-256 encryption used.

Q: Can we export reports?

A: Yes, via JSON API, Excel, or PDF.

A Saudi Product with Global Standards.

Version 1.0.0 | February 2026.

<https://payreminder.ai>



SAMA
Compliant