

AI Collectability Intelligence

Overview

CMP Collectability Intelligence expands on the use of advanced AI included in CMPOnline to help your collections team focus on the accounts most likely to pay, take the right actions at the right time, and eliminate wasted collector effort. By leveraging your existing data, this comprehensive solution transforms documents, emails, and account information into immediate, actionable intelligence. Please note that AI scoring is available on case types where it has been enabled.

Location and Module	Status	Value Proposition
Case File > Main: OpenAI Analysis (Data Mining button)	\$ Paid Add-on	Deep-dive intelligence that explains the "why" behind an account's recovery potential.
Case File > Main: Suggest Next Action (Data Mining button)	✓ Included	Keeps files moving by predicting the next logical step in your standard workflow.
Case File > Main: Propensity to Pay (Data Mining button)	✓ Included	A quick statistical snapshot of how likely a debtor is to pay based on core data.
Case File Heading: AI Call Script	\$ Paid Add-on	Increases collector confidence and compliance with scripts tailored to the specific case history.
My Reviews: AI Action Opportunities	\$ Paid Add-on	Turns a massive task list into a prioritized "hit-list" of the most promising files.
Case File > Activity: Automated Activity Notes via AI Imaging	\$ Paid Add-on	Instantly transcribes images (checks, mail, notes) into searchable, readable activity notes.
Case File > Imaging: AI Summary	\$ Paid Add-on	Distills complex, multi-page documents into instant, actionable summaries.
Tools > AI Collectability View	\$ Paid Add-on	A firm-wide "command center" to monitor and sort all high-value opportunities in one place.
Tools > Custom Reporting: AI Report Assistance	🕒 In Development	Build custom data queries without needing technical reporting skills.
Administration > Reporting: AI Intelligence (Portfolio)	\$ Paid Add-on	Executive-level reporting to audit the health and recovery potential of entire client portfolios.

CMP Collectability Intelligence works seamlessly within your existing system with no setup fees and no new software to install. Your team can begin benefiting immediately using your existing workflow to recover more with greater efficiency.

AI Collectability Intelligence

OpenAI Analysis

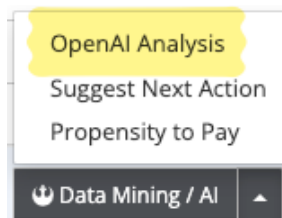
Status: \$ **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

The OpenAI Analysis tool provides an in-depth, AI-driven assessment of your case data. It helps your team understand the specific risk factors and recovery potential associated with each individual case.

Run the AI Analysis

- Once on a Case File, Navigate to **Case File > Main**.
- Locate the **Data Mining / AI** button at the bottom right of the screen.
- Click the arrow beside the button to expand the AI menu.
- From the menu, select **OpenAI Analysis**.
- A new window will appear. If this is the first time you are analyzing the file, or if you want to update the current data, click the Refresh button.

Pro-Tip: The OpenAI Analysis runs nightly across approximately 1,500 files requiring updates (prioritizing unscored and recently updated files) for enabled case types. Use the main button to view or refresh these details, and check the bottom-left timestamp to see exactly when data was last pulled.



OpenAI Analysis - Collectability ×

The **OpenAI - Collectability** feature sends high-level case information to OpenAI to generate a collectability score. The results are for informational purposes only.

Collectability Score 88 / 100	Risk Bucket High
Expected Recovery % 75 %	Days and Effort to Recovery 7 to 180 Days, Medium effort

Recommended Action
Leverage existing employer and asset info to negotiate structured settlement; follow up via phone then email, referencing recent payments and active garnishment.

⊖ Why? / Reasoning

Recent substantial payments, active garnishment, known employer, and located vehicle/property all indicate strong ability and willingness to pay. Balance is sizable but already meaningfully reduced. No judgment yet, but SOL is distant, supporting continued pre-suit pressure and settlement efforts. Moderate, consistent effort should yield significant recovery within 6–18 months.

Data pulled on 04/17/2026 10:23:36 AM

CANCEL

Refresh

Review the Score and Reasoning

The AI will assign a detailed Collectability Score (0–100) to the account.

To understand how the AI reached this conclusion, click the Green Plus Sign + next to **Why? / Reasoning**.

This will expand a thorough explanation, allowing your team to review the logic behind the score and take the most informed next action.

AI Collectability Intelligence

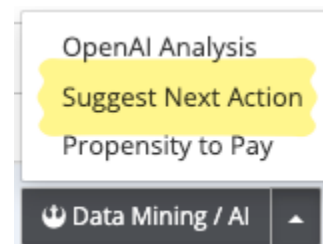
Suggest Next Action

Status:  **Included** (Standard feature for all CMPOnline users)

The Suggest Next Action feature acts as an intelligent assistant, analyzing the current data in your case file to recommend the most logical and effective next step for recovery.

Run the Suggest Next Action

- Once on a Case File, Navigate to **Case File > Main**.
- Locate the **Data Mining / AI** button at the bottom right of the screen.
- Click the arrow beside the button to expand the AI menu.
- From the menu, select **Suggest Next Action**.
- This tool analyzes the history of similar case files to suggest the next logical document or activity in your workflow. At this stage, these suggestions are provided for informational guidance only to assist in your decision-making process.



AI Collectability Intelligence

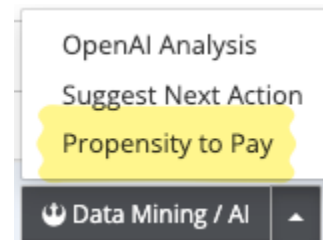
Propensity to Pay

Status:  **Included** (Standard feature for all CMPOnline users)

The Propensity to Pay tool provides a quick, data-driven score indicating how likely a debtor is to settle their debt based on objective data points.

Run the Propensity to Pay

- Once on a Case File, Navigate to **Case File > Main**.
- Locate the **Data Mining / AI** button at the bottom right of the screen.
- Click the arrow beside the button to expand the AI menu.
- From the menu, select **Propensity to Pay**.
- A window will appear displaying a percentage or score. This calculation analyzes current case data—such as account balance, age of debt, and available debtor demographics—to estimate the likelihood of payment.



Data Mining - Propensity to Pay ×

The **Data Mining - Propensity to Pay** feature attempts to determine each opponent / debtor's expectation of making payments, based on a variety of factors detailed below. This information is for informational purposes only.

 **James W. Johnson - 14 / 24**

Zip 32601

Score	Confidence
14 / 24	High
Pros	Cons
Has Prior Payments	Lower Class Median Income by Zip (< \$30k)
Current or Prior Payment Arrangements	Poor Prior Collections by Zip (< 10%)
Has Lienable Vehicle(s)	
Unavailable	
Credit Score unavailable	No Bank(s) or Employer(s) on File
No Garnishment(s) on File	Total Income Unavailable
No Lienable Real Estate	

CANCEL

AI Collectability Intelligence

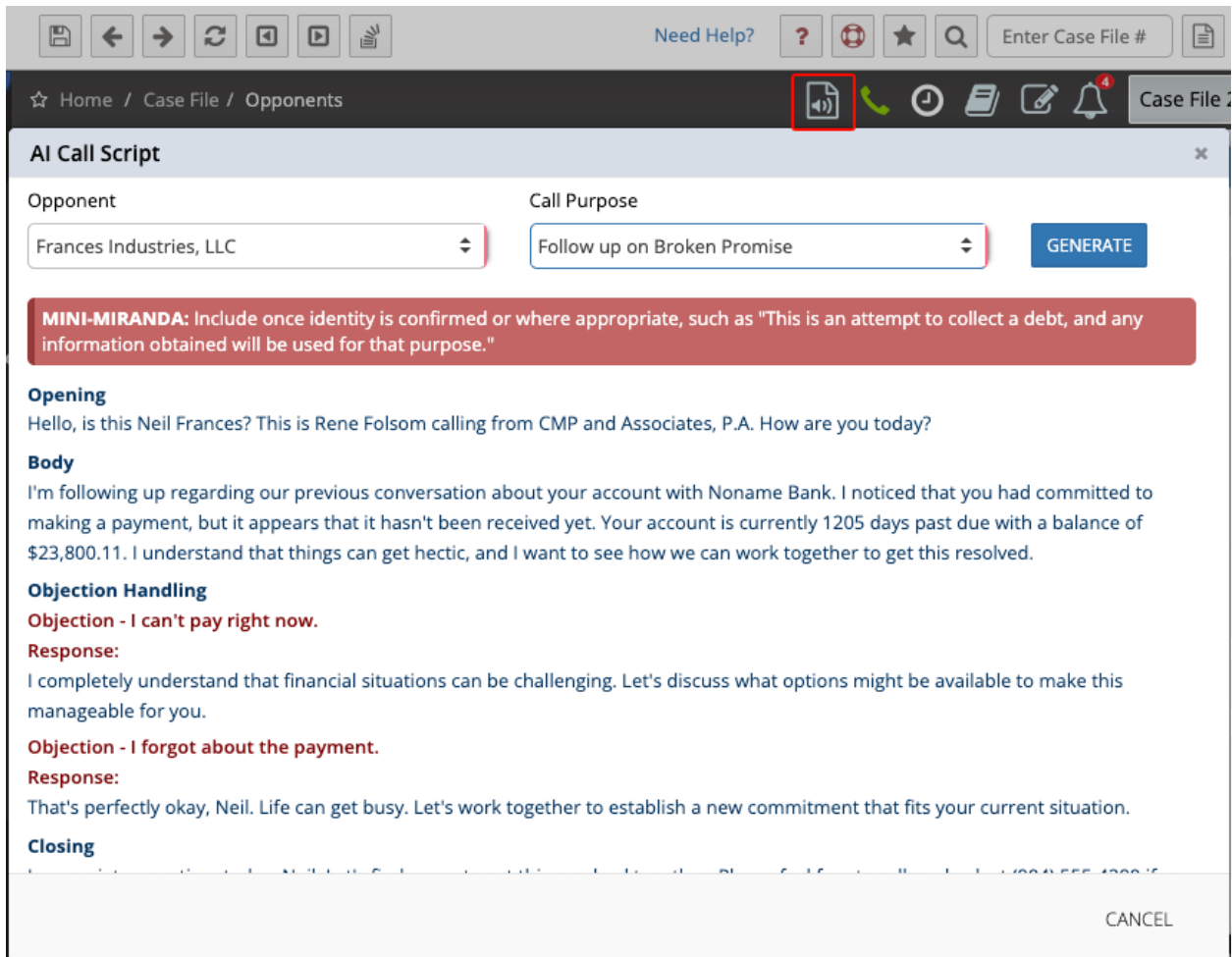
AI Call Scripts

Status: \$ **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

The AI Call Script generates a professional, compliant, and context-aware conversation guide for collectors. By analyzing the current status of the file, the script ensures that the right questions are asked and the most effective talking points are prioritized.

Run the AI Call Script

- In the Gray Ribbon just below the navigation bar, click on the Call Script icon.
- A window will pop up where you can select the Opponent and Call Purpose.
- Once you click **Generate**, a script will populate specifically drafted for this file.



Need Help? ? ? ? ? ? Enter Case File #

Home / Case File / Opponents

AI Call Script x

Opponent: Frances Industries, LLC

Call Purpose: Follow up on Broken Promise

GENERATE

MINI-MIRANDA: Include once identity is confirmed or where appropriate, such as "This is an attempt to collect a debt, and any information obtained will be used for that purpose."

Opening
Hello, is this Neil Frances? This is Rene Folsom calling from CMP and Associates, P.A. How are you today?

Body
I'm following up regarding our previous conversation about your account with Noname Bank. I noticed that you had committed to making a payment, but it appears that it hasn't been received yet. Your account is currently 1205 days past due with a balance of \$23,800.11. I understand that things can get hectic, and I want to see how we can work together to get this resolved.

Objection Handling

Objection - I can't pay right now.
Response:
I completely understand that financial situations can be challenging. Let's discuss what options might be available to make this manageable for you.

Objection - I forgot about the payment.
Response:
That's perfectly okay, Neil. Life can get busy. Let's work together to establish a new commitment that fits your current situation.

Closing

CANCEL

AI Collectability Intelligence

AI Action Opportunities

Status: \$ **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

The AI Action Opportunities tool lives within the **My Reviews** dashboard. It scans your assigned reviews and highlights specific files where the AI has identified a high probability of recovery or a critical "next step" that could lead to payment.

Run the AI Action Opportunities

- Navigate to My Reviews in the top left corner, just below the CMPOnline logo.
- Click on the AI Action Opportunities link at the bottom center of your Reviews list.

AI Action Opportunities NEW

- The system will flag specific reviews with an icon or score. These are files where the AI has detected:
 - High Collectability: A sudden increase in propensity to pay based on new case data.
 - Strategic Momentum: A specific action that, if taken now, statistically leads to a faster resolution.
- Click the column header to sort by these opportunities. This allows you to work the "best" files first, ensuring your most productive hours are spent on the most promising cases.
- Drill down to any flagged file to see the specific AI reasoning (using the [OpenAI Analysis](#) logic) behind the opportunity.

File	Client	Opp. Name	Plaintiff	File Balance	Recommended Action
20190006	HID001	John McDoe	Green Cove Memorial Hospital	\$21,288.67	Review active garnishments and recent payment history; pursue modest increase or extension of garnishments and re-open settlement/payment plan discussions.
20190012	INK001	Tara Grounds	State Farm Mutual Automobile Insurance Company	\$35,546.38	Monitor current arrangement; in 7-14 days verify employment/bank details and attempt to modestly increase payment amount while maintaining debtor engagement.
20220001	CMP001	William Weir	Jones Electric	\$6,607.53	Reopen file; review existing garnishments and employer/bank data; evaluate increasing or expanding garnishment/levy activity as permitted.
20230001	CMI108	Roy Herrera	John Doe	\$13,410.58	Maintain and, if allowed, increase wage garnishment; review for bank/vehicle levy and periodic employer/asset checks to accelerate judgment recovery.
20200009	QUI001	Frank McDoe	Whitkar	\$15,540.85	Maintain and monitor current garnishment and payment plan; conduct periodic ability-to-pay review and adjust terms to accelerate payoff if feasible.
20220002	TES121	Billy White	Connery Recovery, Inc.	\$13,263.52	Pursue employer and bank-based enforcement steps and evaluate vehicle levy; refresh asset/employer data and attempt structured settlement discussion.
20200007	CMP001	Larry Feldman	Case Master, Inc.	\$8,745.39	Maintain and monitor current payment arrangement; verify employer/bank details and be prepared to escalate wage/bank recovery if payments lapse.
20200005	MCI001	John McDoe	ABC Consulting	\$445.27	Confirm judgment enforceability/expiration, then contact debtor to close out remaining balance via lump sum

Showing 1 to 15 of 15 entries

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AI Collectability Intelligence

Automated Activity Notes via AI Imaging

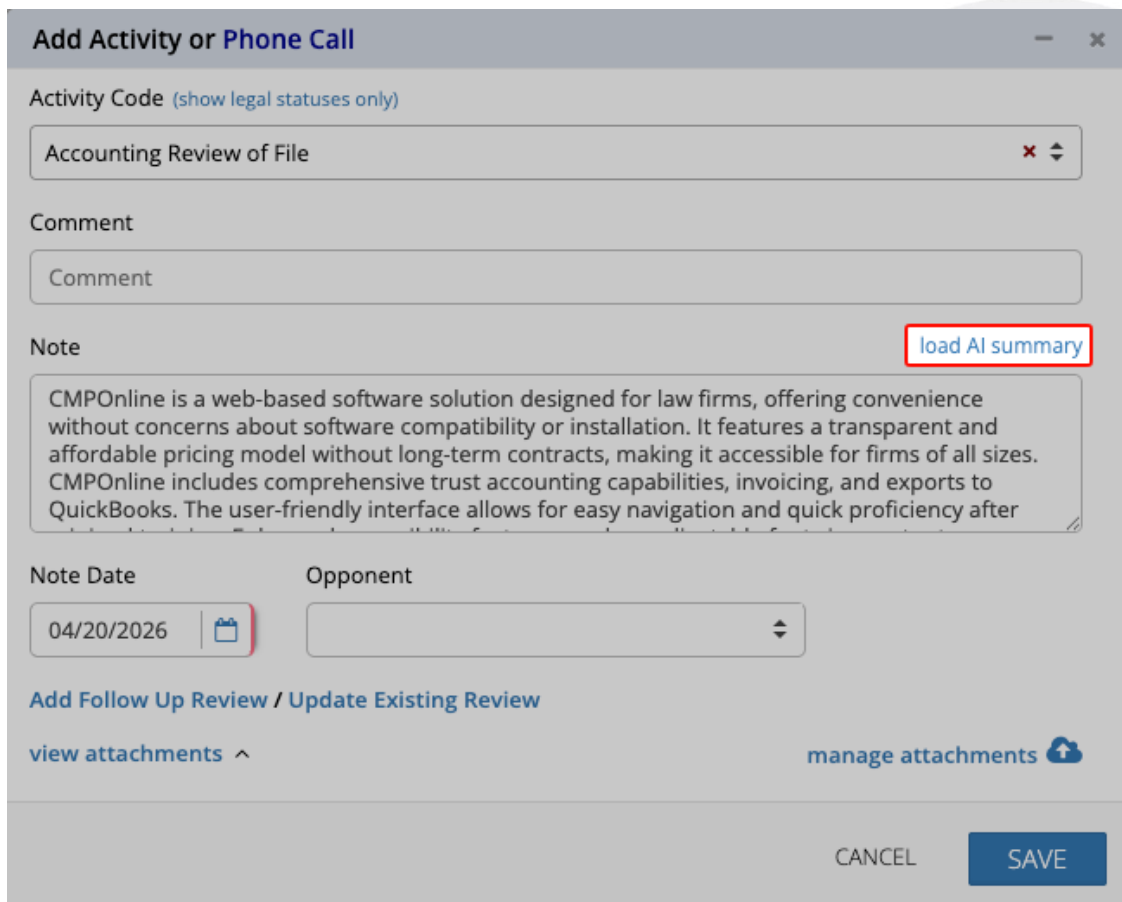
Status: \$ **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

This tool uses Optical Character Recognition (OCR) combined with AI to "read" images attached to an activity. It automatically generates a text summary of the document, making the contents of the image searchable and immediately understandable within the activity history.

Note: This feature utilizes the same core technology as the [Imaging: AI Summary](#).

How to Summarize Activity Notes with AI when Attaching Images

- Navigate to **Case File > Activity** and click **Add New**.
- Select your **Activity Code**.
- Drag the file you wish to summarize into the Activity popup box. There you will see the Upload Image box appear with a checkbox to **Summarize with AI**.
- After clicking the **Upload** button, you will now see a "load AI summary" link to click just to the upper right of the Note box.
- Now **SAVE**.



Add Activity or Phone Call

Activity Code (show legal statuses only)

Accounting Review of File

Comment

Comment

Note

[load AI summary](#)

CMPOne is a web-based software solution designed for law firms, offering convenience without concerns about software compatibility or installation. It features a transparent and affordable pricing model without long-term contracts, making it accessible for firms of all sizes. CMPOne includes comprehensive trust accounting capabilities, invoicing, and exports to QuickBooks. The user-friendly interface allows for easy navigation and quick proficiency after

Note Date: 04/20/2026

Opponent:

[Add Follow Up Review / Update Existing Review](#)

[view attachments](#) ^

[manage attachments](#) 

CANCEL SAVE

AI Collectability Intelligence

AI Imaging Summary

Status: \$ **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

While the Activity summary is for "quick snapshots," the Imaging AI Summary is designed for deep-diving into full documents (PDFs, multi-page scans, etc.) that are stored in the case file.

Note: This feature utilizes the same core technology as the [Automated Activity Notes via AI Imaging](#).

How to Summarize Images with AI

- Navigate to **Case File > Imaging** and click **Add New**.
- Select your **Image Description**
- Drag the file you wish to image and make sure to select the **Summarize with AI?** checkbox.

☒ **Summarize with AI?**

- Once you **SAVE** the image, make sure you have the **AI Summary** column selected in your visibility options.

Image	Date	Description	Note	File Type	AI Summary
View	06/07/2022	Complaint	Demand Letter	PDF	
View	04/20/2026	General		PDF	CMPOnline is a web-based software solution designed for law firms, offering convenience without concerns about software compatibility or installation. It features a transparent and affordable pricing model without long-term contracts, making it accessible for firms of all sizes. CMPOnline includes comprehensive trust accounting capabilities, invoicing, and exports to QuickBooks. The user-friendly interface allows for easy navigation and quick proficiency after minimal training. Enhanced accessibility features, such as adjustable font sizes, cater to user comfort. The dedicated support team provides prompt assistance, often within 10 to 15 minutes. Continuous innovation is ensured through regular updates based on user feedback, enhancing the software's functionality.
View	04/13/2026	General		PDF	The document outlines various value-added features for CMPOnline, including Two Factor Authentication, Outgoing Calls, Outlook Integration, Enhanced Email Automation, Client and Outside Counsel Logins, Payment Processor Integration, ProVest Process Server Integration, Unlimited Notes, and Client and Debtor Dashboards. Each feature has associated costs, such as a monthly fee or setup fee, and some require specific configurations. Notable features include enhanced security measures, email functionalities, and online portals for clients and debtors to manage their files and payments. The pricing structure varies based on user blocks and specific functionalities.
View	04/09/2026	Email	Sample Demand Email	PDF	Chris Nall, from CMP and Associates P.A., contacted Frances Industries LLC and associated individuals regarding an overdue bill of \$26,608.35 owed to Noname Bank. The payment is due immediately, and the firm offers the option to establish a payment schedule. Interested parties are encouraged to call Chris C. Nall at (904) 555-4290 for assistance in resolving the matter.
View	04/09/2026	Demand Letter	Demand Letter	PDF	
View / DL	04/09/2026	General		XLSX	The provided information includes an import file number (250009), a date (September 11, 2025), a type code (CC), an amount (\$50.00), a payee (Clerk), and a check number (23232).

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AI Collectability Intelligence

AI Collectability View

Status: \$ **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

The AI Collectability View provides a centralized dashboard where you can see the results of all AI analyses performed across your system. This is the primary tool for administrators and managers to monitor firm-wide recovery potential and ensure that no high-value opportunities are being missed.

Run the AI Collectability View

- Navigate to **Tools > AI Collectability View**.
- The view will display a grid of all case files that have been analyzed by the AI, showing:
 - Case Number and Name: The primary identifier for each file.
 - Collectability Score: The 0–100 score assigned by the AI.
 - Last Analysis Date: When the AI last "refreshed" its data for that specific file.
- Use the column headers to sort by score (e.g., show all 90+ scores first) to prioritize high-value targets across the entire firm.
- Visit any case file number within the view to jump directly to that file's Main screen for further action.

Score	AI Risk Bucket	File	Opp. Name	File Balance	Last Pmt Date	Recovery Effort Level	Recommended Action
88	High	20220001	William Weir	\$6,607.53		Medium	Reopen file; review existing garnishments and employer/bank data; evaluate increasing or expanding garnishment/levy activity as permitted.
82	High	20230001	Roy Herrera	\$13,410.58	10/08/2024	Medium	Maintain and, if allowed, increase wage garnishment; review for bank/vehicle levy and periodic employer/asset checks to accelerate judgment recovery.
92	High	20190006	John McDoe	\$21,288.67	12/17/2025	Medium	Review active garnishments and recent payment history; pursue modest increase or extension of garnishments and re-open settlement/payment plan discussions.
82	High	20200009	Frank McDoe	\$15,540.85	02/20/2026	Medium	Maintain and monitor current garnishment and payment plan; conduct periodic ability-to-pay review and adjust terms to accelerate payoff if feasible.
88	High	20200006	Frances Industries, LLC	\$23,807.90	04/09/2026	Medium	Review recent garnishment and payment history, then propose structured settlement or renewed garnishment-based plan aligned with debtor's demonstrated capacity.
92	High	20200005	John McDoe	\$445.27	04/10/2026	Low	Confirm judgment enforceability/expiration, then contact debtor to close out remaining balance via lump sum or short-term plan; adjust garnishment if needed.

AI Collectability Intelligence

AI Intelligence (Portfolio)

Status: 💰 **Paid Add-on** (Requires CMP Collectability Intelligence subscription)

While other AI features focus on individual case files or collector dashboards, the Portfolio report allows you to analyze and export AI-driven data for your entire firm or specific client portfolios. This is essential for high-level strategic decision-making and performance auditing.

Run the AI Intelligence Firm-wide

- Navigate to **Administration > Reporting > AI Intelligence (Portfolio)**.
- The report will run automatically.
- Click the [\(Legend\)](#) link to understand how you can dive deeper into the data.

[\(Legend\)](#)

Client Code	Client Company Name	% 80+ Files	% 60 - 79 Files
HID001	Hill, Ingram, Dewar, and	100.00%	0.00%
MCI001	Mister Coffee, Inc	100.00%	0.00%
QUI001	Need Some Quiet, Inc.	100.00%	0.00%
INK001	Ultimate Insurance of At	50.00%	50.00%
NON001	Noname Bank	50.00%	50.00%
CMP001	Case Master, Inc.	14.29%	14.29%
CMI108	Florida Saxophone Rent	33.33%	0.00%
AAA001	J. J. & Co.	0.00%	0.00%
AAA100	AAA Title Company	0.00%	0.00%
ABC002	ABC Consulting	0.00%	0.00%
ABC007	Hoover Consulting Servi	0.00%	0.00%
AMA001	Amazing Flights	0.00%	0.00%
BUN001	Bunyan Axes and Things	0.00%	0.00%
DAV001	David and Associates	0.00%	0.00%
DCI001	Durkin Consulting Master Association, Inc.	0.00%	0.00%

Legend

Column Overview

These metrics help you evaluate portfolio strength and prioritize recovery efforts. Results include only OPEN case files with an AI Collectability Score.

Total Files - Total number of open case files included in the analysis

Total Balance - Combined current balance of all included files

Average Collectability - Average AI Collectability Score across all files (typical file quality)

Weighted Collectability - Balance-weighted average Collectability Score (quality of dollars)

% 80+ Files - Percentage of files scored 80 or higher (high-probability accounts)

% 60+ Files - Percentage of files scored between 60 and 79 (moderate probability)

% 40+ Files - Percentage of files scored between 40 and 59 (lower probability)

% Under 40 Files - Percentage of files scored between 0 and 40 (lowest probability)

High Probability Balance % - Percentage of total balance associated with accounts scored 80 or higher

Expected Revenue Projection - Estimated recovery based on portfolio collectability (coming soon)

CANCEL

Conclusion: A Competitive Advantage for Modern Collection Operations

Firms leveraging AI-driven intelligence gain a decisive advantage over those relying on manual review and collector intuition alone. By integrating **CMP Collectability Intelligence**, your team gains the power to recover more with greater efficiency and consistency all while keeping the attorney in full control. Stop guessing and start recovering today with the tools designed for modern, high-volume practice.