



COLLECTION GOAT™

Platform Specification & Capability Overview

The AI-Powered Operating System for Debt Collection Agencies

Built by a collector. For collectors. Powered by AI.

AI Voice Agent	6-Tier Certification	100% FDCPA Compliant	Live Floor Command	Built- n Power Dialer	Full Payment Suite
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"Built by a non-college graduate, a Black father of ten, who started at \$12/hour and spent 20 years mastering every seat in the collection industry. Collection Goat is not a generic CRM with collection features bolted on. It is an operating system built from the inside."

— Nashid Frazier, Founder & CEO

CONFIDENTIAL — FOR PARTNERSHIP & INTEGRATION REVIEW

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What is Collection Goat?

Collection Goat is a fully integrated, AI-powered Software-as-a-Service platform built exclusively for debt collection agencies, debt buyers, and ARM (Accounts Receivable Management) companies. It replaces the 5-7 disconnected software tools most agencies pay for separately — combining them into one unified, compliant, high-performance operating system.

DEPLOYMENT

Cloud-based SaaS. No installation required. Accessible from any device, any browser, anywhere.

ARCHITECTURE

Next.js 16 (App Router) + Supabase + Vercel. Multi-tenant with full data isolation between agencies via Row Level Security.

UPTIME

Production-grade infrastructure on Vercel with global edge network. Auto-scaling. No maintenance windows.

USER ROLES

Platform Admin (Goat), Agency Owner, Agency Admin, Agent, Staff. Each role has distinct permissions and dedicated dashboards.

COMPLIANCE

FDCPA-compliant workflows built into every feature. Calling hour enforcement, Mini Miranda reminders, cease & desist logging, dispute tracking.

PAYMENTS

NMI payment processing integrated. Supports credit cards, ACH, recurring payment plans, and settlement tracking.

12 Integrated Modules — One Platform

■ Alex — AI Voice Agent

Calls debtors 8am–9pm daily. Handles objections, collects payments, and transfers warm leads to agents. Powered by Bland AI. Never misses a shift.

■ Portfolio Management

Import any CSV format. AI column mapping. Auto-combines name fields. Loads thousands of accounts in minutes with full validation.

■ FDCPA Compliance Engine

Mini Miranda enforcement, cease & desist logging, calling hour locks, dispute tracking, and compliance training baked into every workflow.

■ Integrated Power Dialer

Click-to-dial, auto dialer campaigns, call recording, JustCall integration, and disposition tracking on every call.

■ GOAT Contest Engine

Gamified leaderboards, real-time GOAT point system, automated contests, and agent performance incentives. Runs itself.

■ Real-Time Floor Command

Live owner dashboard showing every agent, every call, every collection in real time. Power Mode, broadcasts, coaching tools.

■ Training Academy

6-tier certification from Rookie to GOAT. Video modules, scripts, role play packs, compliance training, quizzes. Standalone or platform.

■ AI-Generated Letters

Demand letters, settlement offers, PIF confirmations generated by AI and sent from the agency's verified domain instantly.

■ Payment Processing

Post PIFs, PTPs, NSF's, and payment plans. Full payment history, agent spiff tracking, and creditor remittance reports.

■ Creditor Client Portal

Give creditor clients real-time visibility into their portfolio. Live account status, payments, performance reports. White-labeled.

■ Goat Brain AI

AI command center that knows every account, debtor, and agent. Ask anything. Get instant answers. Powered by Claude.

■ Analytics & Reporting

Bonus summaries, spiff reports, top collectors, revenue forecasts, collection analytics, and agency health dashboards.

Artificial Intelligence — Built Into Everything

ALEX — AI VOICE AGENT

Alex is Collection Goat's autonomous AI calling agent, powered by Bland AI. Alex dials debtors daily between 8am and 9pm, handles real-time objections using trained collection scripts, processes payments over the phone, and transfers warm leads directly to human agents when the debtor is ready to commit.

KEY CAPABILITIES:

- Outbound calling with natural language conversation
- Real-time objection handling
- Payment collection over the phone
- Warm transfer to live agents
- Automatic call logging and account notes
- Configurable calling hours and scripts per agency

GOAT BRAIN — AI COMMAND CENTER

Goat Brain is the AI assistant embedded throughout the platform, powered by Claude (Anthropic). It has full context of every account, every debtor, every agent, and every transaction on the platform. Owners and agents can ask it anything — from account summaries to next-best-action recommendations.

USE CASES:

- Account briefings and debtor summaries
- Next move recommendations
- Revenue forecasting and floor analytics
- Draft collection letters and email responses
- Compliance guidance and risk flagging
- Agent coaching insights

AI LETTER GENERATION

Collection Goat generates compliant, professional collection letters using AI — demand letters, settlement offers, payment confirmations, and dispute responses. Letters are sent directly from the agency's verified domain via Resend.

AI PORTFOLIO INTAKE

When an agency uploads a new portfolio CSV, Collection Goat's AI automatically maps column headers regardless of format, combines fragmented name fields, validates phone numbers and addresses, and loads accounts without manual configuration.

The Most Comprehensive Collection Training System Ever Built

Collection Goat's Training Academy is a complete agent certification and development system available both inside the platform for active agencies AND as a standalone digital product for agencies not yet on the platform.

LEVEL	CERTIFICATION	FOCUS AREAS	DURATION
1	Rookie Assessment	Mini Miranda, platform basics, first call, FDCPA fundamentals	60 min
2	Collector Fundamentals	Talk-offs, skip tracing, payment arrangements, stall handling	75 min
3	Pro Assessment	Objection mastery, advanced negotiation, settlement authority	80 min
4	Elite Negotiator	Closing psychology, legal escalation, bankruptcy, attorney rep	90 min
5	Senior Collector	Portfolio strategy, high-balance accounts, mentoring, legal referral	90 min
6	GOAT — Final Assessment	Complete mastery. 100% pass required. The highest standard	120 min

TRAINING CONTENT LIBRARY

Role Play Pack Vol 1: The First Call

Role Play Pack Vol 2: Objection Demolition

Role Play Pack Vol 3: The Close

Role Play Pack Vol 4: The Difficult Debtor

Compliance Survival Vol 1: FDCPA Foundations

Compliance Survival Vol 2: What You Cannot Say

Compliance Survival Vol 3: Documentation & CYA

Compliance Survival Vol 4: State Laws & Advanced

STANDALONE TRAINING STORE

Available at collectiongoat.com/training

Full Academy Access — \$2,500

Video Pack (choose 10) — \$500

Single Module — \$100 each

QUIZ SYSTEM

Every module includes a 10-question quiz. 100% required to pass Level 6. Progress tracked per agent.

— AGENT & FLOOR MANAGEMENT —

Everything an Owner Needs to Run a High-Performance Floor

■ Agent Onboarding

Invite agents by email. Role assignment. Onboarding wizard. Desk setup. Trust code protection for sensitive actions.

■ Desk Management

Each agent has a personalized desk with their accounts, callbacks, PTPs, HOT accounts, and performance metrics.

■ Auto Dialer Campaigns

Create campaigns from portfolios. Set disposition options. Auto-advance to next account. Full call logging.

■ Leaderboard & Contests

Live leaderboard. GOAT Points system. Automated contests. Daily spiff tracking. Agent rankings.

■ Compliance Controls

Per-agency calling hour enforcement. Mini Miranda reminders. Cease & desist tracking. Dispute management.

■ Payroll & Spiffs

Track collections per agent. Calculate spiffs and bonuses. Payroll reports. Commission summaries.

— OWNER COMMAND CENTER —

Real-Time Control of Every Aspect of the Agency

■ Live Floor Dashboard

See every agent's activity in real time. Who is on a call, what they collected, hot accounts, and floor performance.

■ Broadcast System

Send real-time messages to all agents. Announcements, contest updates, motivational broadcasts.

■ Power Mode

Lock the floor. Force-focus agents on specific account types. Override individual agent settings.

■ Revenue Forecasting

AI-powered revenue projections based on portfolio size, agent performance, and historical data.

■ Creditor Portals

White-labeled portals for each creditor client. Real-time portfolio visibility. Payment reports.

■ Document Management

Agency agreements, compliance docs, and client contracts. Digital signing with email delivery.

Integrated Communication Infrastructure

CURRENT INTEGRATION: JUSTCALL

JustCall is Collection Goat's current embedded telephony provider. The JustCall softphone dialer is embedded directly in the agent dashboard — no tab switching, no separate app.

FEATURES:

- Embedded browser dialer • Click-to-dial from any account • Call recording • Automatic call logging • Inbound/outbound call management • Per-agency API key configuration • Webhook integration for call events

UPCOMING: D1AL INTEGRATION

Collection Goat is currently integrating D1AL — a debt-collection-specific VoIP provider — as a telephony option. D1AL's STIR/SHAKEN verified numbers and spam remediation (safeD1AL) technology is expected to significantly improve connection rates for agencies on the platform.

D1AL CAPABILITIES BEING INTEGRATED:

- Compliance-focused dialing • Verified caller ID • Spam flag remediation • STIR/SHAKEN verification • Collection-specific VoIP infrastructure

AUTO DIALER CAMPAIGNS

Collection Goat's built-in auto dialer allows owners to create campaigns from any portfolio. Agents work through accounts sequentially with disposition options — advancing automatically after each call.

CAMPAIGN FEATURES:

- Portfolio-based campaign creation • Custom disposition options • Auto-advance to next account • Live campaign control (start/pause) • Full call logging per account • Fires click-to-dial events to embedded softphone

Enterprise-Grade Infrastructure

COMPONENT	TECHNOLOGY	PURPOSE
Frontend	Next.js 16 (App Router) + TypeScript	Full-stack React framework with server-side rendering
Database	Supabase (PostgreSQL)	Multi-tenant data with Row Level Security isolation
Hosting	Vercel	Global edge deployment, auto-scaling, zero downtime
AI Voice	Bland AI	Alex voice agent — outbound calling and payment collection
AI Assistant	Claude (Anthropic)	Goat Brain — platform intelligence and letter generation
Payments	NMI	Agency billing, training purchases, and payment posting
Email	Resend	Transactional email with per-agency custom domains
Telephony	JustCall / D1AL (upcoming)	Embedded softphone dialer and call management
Auth	Supabase Auth	JWT-based authentication with role-based access control
Storage	Supabase Storage	Portfolio files, training materials, documents
DNS/Email	Cloudflare	Domain verification and DNS management for agencies

Platform Subscription Tiers

TIER	MONTHLY PRICE	BEST FOR
Starter	\$3,000 / month	New agencies and small operations getting started on the platform
Pro	\$4,000 / month	Growing agencies with established teams and active portfolios
Enterprise	\$5,000 / month	High-volume agencies with large teams and multiple portfolios

Training Academy available as standalone product: Full Academy \$2,500 | Video Pack \$500 | Single Module \$100

— PARTNERSHIP OPPORTUNITY —

Built for Strategic Integration

WHY PARTNER WITH COLLECTION GOAT?

Collection Goat is not just a software platform — it is a distribution channel. Every agency that signs up brings their entire operation onto the platform. Any telephony, payment, or compliance service integrated into Collection Goat gains instant exposure to every agency on the platform without separate sales cycles.

THE DISTRIBUTION PLAY:

A collection agency using Collection Goat automatically uses every integrated service inside it. One agency signup = one new customer for every integrated partner. As Collection Goat scales to hundreds of agencies, integrated partners scale with it.

INTEGRATION CAPABILITIES

- Webhook-based event system for real-time call data
- Per-agency API key configuration in owner settings
- Embedded iframe/SDK support for browser dialers
- REST API for account and payment data sync
- Custom provider selection per agency
- White-label support for partner branding

PARTNERSHIP MODELS

- Revenue share on agencies referred by partner
- Revenue share on partner services used by CG agencies
- Co-marketing and joint sales opportunities
- API provisioning for automatic account creation
- Discounted partner pricing for CG agencies
- Featured integration status on platform

— THE FOUNDER —

Built From the Inside

NASHID FRAZIER — Founder & CEO

Nashid Frazier is not a software engineer. He is a debt collection industry veteran with 20 years of experience across every role — from \$12/hour collector to agency owner, floor manager, operations director, partner, and industry trainer who traveled the world training agency owners and collectors.

THE ORIGIN STORY:

After years of paying 5-7 software companies monthly for tools that never fully served the industry, Nashid opened Claude on January 1st, 2026, and started asking questions. He learned GitHub, Supabase, Vercel, and SQL — one question at a time. Four months later, Collection Goat is a fully deployed enterprise SaaS platform serving agencies across the country.

BY THE NUMBERS:

20 years in collections • Non-college graduate • Black founder • Father of 10 • Built with AI • Zero outside investment • 100% founder-owned

COLLECTION GOAT™

We don't chase payments. We resolve them.

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