THE OPENAR COLLECTIVE

A community creating open-source software and more for the accounts receivable industry.

openarcollective.org

The Open Accounts Receivable Collective Foundation
A Delaware nonprofit corporation

WHAT WE ARE

Infrastructure that belongs to the industry

The OpenAR Collective is a nonprofit foundation created to give the accounts receivable industry infrastructure that belongs to the industry itself rather than to any one company.

> **OUR MISSION**
>
> The Open Accounts Receivable Collective Foundation works to make accounts receivable and debt collection more transparent, more compliant, and more accountable to the consumers it touches. It builds open-source software that anyone can inspect, modify, and run, publishes open educational and compliance resources, and maintains a neutral, community-governed commons where practitioners learn from one another.

Everything the Collective produces will be free, permanently. There is no membership fee, no advertising, no sponsored content, and no commercial product behind the free one.

The Collective is built for collectors, compliance professionals, attorneys, consumer advocates, and engineers to work in the open together.

Collectors and operations | **Compliance** | **Legal** | **Consumer advocates** | **Engineers**

What is not here

No membership fee. No advertising. No sponsored content. No consulting revenue. No product to sell you.

That absence is the point. It is what lets a small agency and a large one, a creditor and a debt buyer, a developer and a compliance officer all sit at the same table.

WHY WE EXIST

A place with no commercial constituency

Practitioners in this industry are not without resources. Industry publishers produce genuinely useful newsletters, webinars, and conferences. Trade associations deliver advocacy and professional development to their members. The Collective expects to work alongside a number of them.

What has never existed here is a nonprofit with no commercial constituency.

The Collective charges nothing, sells nothing, and takes no position in legislative or political fights. Its only obligation runs to the public.

The knowledge gap

The people who work in accounts receivable, including collectors, compliance officers, operations managers, and agency owners, largely learn the trade in isolation. The knowledge, peer guidance, and tools that shape good practice sit behind cost and commercial gatekeeping.

The avenues that do exist each carry a constraint. Commercial content and community providers operate inside a sponsorship and sales ecosystem. Member trade associations serve their dues-paying members and advocate on their behalf, which is appropriate to their missions and inherently positional.

The Collective offers neutral ground instead.

PUBLISHERS	ASSOCIATIONS	THE COLLECTIVE
Funded by sponsors and advertisers	**Accountable to dues-paying members**	**Accountable to the public**
Genuinely useful work, produced inside a sponsorship and sales ecosystem that shapes what gets covered.	Advocacy and programming on behalf of a defined membership, which is appropriate to their missions and inherently positional.	No dues, no advertisers, no members to represent in a fight. Free to say what the work actually requires.

These are not competitors. The Collective expects to work alongside organizations in both of the first two columns.

THE PROBLEM

The middle of the market is gone

The software market for this industry has split in two, and the middle has been hollowed out.

Newer platforms

Far more capable and far more expensive, with per-seat and transaction pricing that puts them past reach for smaller shops.

The gap

Capable software a small agency can actually afford.

Older platforms

Cheap and increasingly hard to maintain, built on technology that struggles with modern compliance requirements and integration expectations.

The inequity compounds. The agencies least able to afford modern software are the least able to absorb the cost of a compliance failure, and the most likely to be running systems that lack modern controls.

The homegrown trap

Larger agencies frustrated by cost sometimes build their own. That buys short-term fit and creates a long-term liability: expensive to maintain, hard to staff around, progressively harder to modernize, with no community contributions and no shared security review. The agency becomes a software company without meaning to.

The data hostage problem

When an agency's entire operational history lives inside a vendor's system, the agency is not simply a customer. Switching costs become prohibitive because the data is hard to get out in usable form, not because the alternative is worse.

If the vendor raises prices, is acquired, or shuts down, that is a crisis rather than a business decision. Agencies still carry regulatory obligations to produce records for disputes, audits, and litigation. Losing access to your own history is not an inconvenience. It is exposure.

PUBLIC BENEFIT

What it costs consumers

The Collective is a public-benefit nonprofit. Its obligation runs to the public, not to the industry. Here is how work aimed at practitioners reaches the people on the other side of every account.

The FDCPA, the FCRA, Regulation F, and a growing body of state law impose operational requirements that good software can automate and enforce, and that legacy systems frequently cannot support.

When the tools fail, the error rate rises. Consumers get improper contact, inaccurate credit reporting, and collection activity on debts already validated, discharged, or resolved.

Accessible, well-built tools → **Fewer compliance errors** → **Better consumer outcomes**

Better-equipped practitioners produce better outcomes. That is the entire theory, and the Collective intends to measure it honestly rather than assert it.

How it will be measured

Measurement categories under development include CFPB complaint volumes in the categories software can affect, compliance error indicators among adopting agencies, and the share of small and mid-size agencies among adopters as a test of whether the work is reaching the operators who need it most.

Attributing outcomes to any single intervention is methodologically hard. The Collective will say so rather than claim credit it cannot support.

PROGRAMS

What we build

LIVE NOW

Peer community

A moderated Discord server organized by topic: compliance, technology, operations, open-source development, and general discussion. Commercial solicitation between members is prohibited. No sponsored channels, and no way to buy visibility.

LIVE NOW

Open-source tools

A public home for anything the industry needs and nobody has built. Utilities, scripts, integrations, data sets, and test fixtures. Any practitioner with something worth sharing can propose a repository and get visibility, stewardship, and a neutral owner.

IN DEVELOPMENT

The platform

A free, open-source collections and receivables system. See the next page.

PLANNED

Compliance library

The Collective will publish plain-language reference on the FDCPA, the FCRA, Regulation F, and key state statutes, written to be usable by people who do not have a legal department.

PLANNED

Educational content

Guides, articles, and white papers on operations, compliance, implementation, and emerging tools, published as the community produces them.

PLANNED

Webinars and workshops

The Collective will run these free and open to everyone, recorded and archived for later viewing.

Everything above is free, with no account and no sign-in required. Some of it exists today. The rest is what the Collective was organized to build, and page 13 says plainly which is which.

The Collective at work: a case study.

Training people on data work in this industry takes realistic collections data, and nobody can hand out real consumer records to do it. Building a synthetic set that behaves like a real portfolio is genuine work, and reaching for a redacted production extract instead puts consumer data at risk for no reason worth taking.

So the Collective published a generator. Ask it for any number of accounts and it builds them, with payment behavior that follows realistic distributions across multiple dimensions. The output reads like a live portfolio, not a spreadsheet of placeholders.

Point your ETL tooling at it and find out what your data quality rules actually catch. Use it to learn how propensity patterns show up in a portfolio, and to write and test models of your own. Break things without going anywhere near a real consumer.

Free, on GitHub, and reproducible run to run. github.com/OpenAR-Collective

FLAGSHIP PROGRAM

The platform

The largest thing the Collective is building, though not the only one. A production-ready alternative to the proprietary systems that dominate the market today.

Architecture is established and documented publicly, and core development is underway. First production milestone is targeted for 2027. On release it will be free to download, run, inspect, modify, or extend. Permanently.

What it is being built to do

Tamper-evident audit trail. Every change to an account will be recorded as a sealed, timestamped event, so any later alteration is detectable and independently verifiable by a third party without the Collective's involvement. No proprietary platform in this industry offers a comparable guarantee.

No-code workflow automation. Build and enforce compliance rules without custom development. Capability once reserved for expensive systems, within reach of small operators.

Real internationalization. Multilingual account records and multi-currency support, reflecting the offshore and Spanish-language operations incumbent systems handle poorly.

You choose who runs it

Self-hosted does not mean you have to host it yourself. Agencies with IT capacity will run their own copy on infrastructure they control, cloud or on-premises. Agencies that would rather not think about servers will be able to hire a certified partner to install it, host it, patch it, and support it, purchased the same way a hosted platform is purchased today.

What the Collective will not do is operate one central service holding the whole industry's consumer data.

The difference from commercial software shows up the day you want to leave. The schema will be open and documented, your data exportable with standard database access, and the software identical no matter who runs it. Change hosting providers without changing systems, or bring it in-house and keep every record. No vendor can hold the data, because no vendor owns the software.

Built in the open

Development happens publicly under the Apache License, Version 2.0. Every proposed change is reviewed before acceptance, and the review history is public and permanent. AI tooling accelerates routine work. It does not replace judgment. Every line is reviewed, tested, and approved by qualified human developers.

GOVERNANCE

How we stay neutral

The Collective's value depends entirely on its neutrality. A Collective seen as an instrument of any single agency or vendor will not attract the participation the mission requires. Neutrality is therefore structural, not aspirational.

One seat per employer	No company or commonly controlled group holds more than one affiliated board seat.
No sector majority	No single commercial sector holds more than a third of the board.
Two-thirds independent	Independent directors hold at least two-thirds of seats at all times, with the founder counted as non-independent.
Funding diversification	No single funder should exceed 30 percent of annual revenue, with concentration documented and diversified at each annual review.
No strings	The Collective will not accept funding conditioned on governance decisions or on excluding any vendor or technology.
Public disclosure	Every funder at $5,000 or more annually is disclosed publicly.

Board seats are not available through sponsorship or donation, at any level.

What money cannot buy

No endorsements, featured placements, sponsored content, vendor rankings, or favorable positioning. That is written into the charter and the conflicts policy, not a preference that could quietly change.

The Collective will not rank vendors even where no payment is involved. An organization that picks commercial winners becomes an influence broker, and vendor fit is contextual anyway. What the Collective will do is certify specific competencies under published, uniform standards. The hiring decision stays with the agency.

The firewall

No Collective activity will serve as a referral or business development channel for any private entity, including entities affiliated with Collective leadership. The founder's separate consulting firm may seek certification on the same terms as anyone else, with no preferential access, and recuses from every board vote touching certification or its own financial interest.

LEADERSHIP

Who runs it

Governed by a Board of Directors, not by the founder. Directors serve without compensation and hold a fiduciary obligation to the Foundation rather than to their own interests.

Rob Grafrath, Chair

Founder of the Foundation, who began as a collector in 1999 and moved through senior technology and business development leadership at collection agencies, debt buyers, and a receivables software platform. He works as an independent technology consultant to the industry.

Mark Cavin, Vice Chair

A career collections executive who has led recovery operations for consumer, commercial, and student loan portfolios, and formerly served as Debt Collections Market Senior Policy Fellow at the Consumer Financial Protection Bureau.

Porter Heath Morgan, Secretary

A third-generation collection attorney with nearly two decades as counsel to collection agencies, law firms, debt buyers, healthcare providers, and technology companies.

Donna Weaver, Treasurer

An entrepreneur and product strategist whose career spans consumer finance, procurement, collections, and financial technology, including her tenure as President of RNN Group. She is the founder and Chief Executive Officer of Debt Free Americans, a nonprofit leading the No One Is Alone Anymore™ consumer-finance initiative.

Lucas Brown, Director

Managing partner at Saige Analytics, specializing in data analysis and decision science, with responsibility for bringing technical depth to the questions that reach the board.

The Board will grow to nine seats, recruiting for perspectives the current five do not cover.

Written policies, acknowledged annually

Conflicts of interest, anti-nepotism, anti-capture, whistleblower protection, document retention, gift acceptance, open source, trademarks, and community standards. Every director acknowledges them annually.

PARTICIPATE

Four ways to take part

Everything the Collective publishes is free without any of this. These are ways to build it, not gates to use it.

1 Become a member

Open to anyone professionally engaged with the industry: agency staff, creditors, vendors, attorneys, regulators, academics, and advocates. Applications are reviewed by a person, usually within a few days. Free, now and permanently.

Members receive a permanent member number, access to the Discord server, and member-only communications and events.

2 Sign on as a Mission Supporter

Organizations sign a public statement of support for the Collective's charitable mission. No financial commitment, now or ever.

Supporters are listed on the public roster alphabetically, on identical terms, with no tiers.

3 Volunteer

Most of what the Collective needs has nothing to do with writing code. Collectors describe how the work actually gets done. Compliance professionals catch what regulation requires before it ships. Attorneys read the language consumers will read. Trainers write documentation. People who have run an agency for thirty years know which assumptions in a system are wrong.

Software built only by engineers misses what practitioners know.

4 Fund the work

The Foundation is not yet fundraising. When it opens, contributions will pay for development, community infrastructure, and educational programming.

The Foundation has applied for recognition of exemption under Section 501(c)(3). Once determination is granted, contributions will be tax deductible to the extent allowed by law.

Giving will buy no governance rights, no board seat, no editorial input, and no preferential treatment. Supporters may be acknowledged. Acknowledgment is not endorsement.

Questions

Why join if I have no interest in running the software?

The platform is the largest thing the Collective builds. It is not what the Collective is.

Membership is access to the community: practitioners across agencies, creditors, law firms, vendors, regulators, and consumer advocacy, working through operations and compliance questions with nobody selling anything. That holds its value whatever system you run.

Everything the Collective publishes stays free to everyone, member or not. What membership adds is the room where practitioners work through it together, a permanent member number, and member-only communications and events.

It runs the other direction too. What gets built here depends on practitioners saying what the work actually requires. A member who never installs a line of software still shapes what the resources cover.

Is the software really free? What is the catch?

No catch. Everything the Collective releases is published under an open-source license that lets anyone download, run, change, share, and keep using it permanently. No trial window, no locked tier, no per-seat fee, and nothing owed to the Collective ever.

The closest thing to a catch is that open-source software carries no built-in support contract. Run it yourself and you own installation and maintenance. The Collective will publish documentation, hosts a community where users help each other, and will maintain a list of certified vendors offering paid support for organizations that want it.

How is this different from a free trial or a community edition?

Those are commercial offerings built to convert you into a paying customer. There is no paid version here and no upsell. The Collective has no commercial product and no charter authority to operate one. The software will be identical whether you are a one-person shop or a thousand-seat enterprise.

If the software is free, where does the money come from?

Eventually from charitable donations, sponsorship from organizations that benefit from the work, grants, and limited revenue from activities that do not compromise neutrality, such as vendor certification. Today the founder funds it, in time and in money.

The model is not new. The Linux, Mozilla, Python, Apache, and Eclipse foundations all run on some version of it.

Questions, continued

Who supports it when something breaks at 2 a.m.?

Not the Collective. A small nonprofit cannot responsibly promise around-the-clock emergency response. The Collective will maintain the software, fix bugs, and publish updates, and it runs the community today.

Agencies needing formal support will be able to engage certified vendors commercially. You get the cost of free software with professional support available, and the ability to change providers without changing systems.

Can a real agency, with real consumer data and real regulators, run on free software?

Financial services already does. Banks run on Linux. Trading systems run on PostgreSQL. The encryption protecting online financial transactions is implemented in open-source libraries.

What makes software trustworthy for regulated use is engineering, testing, documentation, and maintenance, not the price tag.

Is my data safe in software anyone can read?

Publishing source code exposes the rules the software follows, not your data. Your consumer information and account history will live in a database you control, on infrastructure you control.

Public code lets researchers, contributors, and your own technical staff verify that encryption is right, that access controls work, and that audit trails cannot be altered. With proprietary software you have to take the vendor's word.

What stops someone from sneaking bad code in?

Every proposed change is a public submission reviewed by other contributors before acceptance. Nothing ships without review, and the history is public and permanent. That process governs the repositories now.

Closed platforms have a documented history of hardcoded administrator accounts and undocumented support backdoors, the kind of thing a public review catches immediately. The Collective will follow established open-source security practice, including signed releases, dependency scanning, and a published vulnerability reporting process.

Questions, continued

What happens if the founder gets hit by a bus?

Because the code is public, no one person can take it away. Any agency running it keeps running it. Any developer with a copy keeps it. The community can continue development independently.

The nonprofit structure adds a layer. Assets belong to the Foundation, not to any individual, and the Board continues. On dissolution, assets go to another organization serving a comparable charitable purpose. Compare that to a vendor bankruptcy, which takes the software, your data formats, and your support relationship with it.

Do I have to be technical to get value from this?

No. The community is open today to anyone with a professional interest in the industry. Educational and compliance material will be written for practitioners, not engineers. Using the platform will take no more technical skill than any other AR system, since the complexity lives in installation and maintenance, which certified vendors will handle for agencies without in-house IT.

Are you competing with the trade associations and the industry publishers?

No. They do work the Collective does not do, particularly advocacy and member programming, and the Collective anticipates collaborating with several of them.

The difference is structural. The Collective has no membership fee, no advertising, no sponsored content, no consulting revenue, and no membership requirement to access anything. It exists alongside what already serves this industry, not instead of it.

Are you competing with the commercial platform vendors?

Not in the usual sense. No open-source, community-governed platform exists for this industry. The Collective is filling a gap the market has shown it will not fill on its own.

Vendors who understand that a more capable practitioner base grows their own market are welcome as sponsors, as participants, and as certified integration partners.

Can a vendor pay for favorable treatment?

No. Accepting payment for promotional treatment would jeopardize the Foundation's charitable status and violate its obligations to the public. Donors may be acknowledged the way universities acknowledge supporters. Acknowledgment is not endorsement.

STATUS

Where things stand

The Collective is early, and it is real. This is what is running today and what comes next.

Live now

- Incorporated in Delaware, April 2026
- Founding board seated, governance policies adopted
- Discord community server running
- Membership applications open and processing
- Mission Supporter program open and accepting organizations
- Public website at openarcollective.org
- First open-source tool published and available on GitHub
- Platform architecture established and documented publicly

In progress

- [ ] Application to the IRS for recognition of exemption under Section 501(c)(3), pending
- [ ] Public code repositories and contribution infrastructure
- [ ] First compliance library publications and opening webinar series
- [ ] Board recruitment toward the remaining seats
- [ ] Sponsorship outreach across agencies, debt buyers, and technology vendors

Find a need. Fill a need. Make it free.

That is the whole operating pattern. Somebody in this industry needs a thing that does not exist, so the Collective builds it and gives it away. An individual or a vendor could host the same code. A nonprofit is the right home for it, because nothing published here can be monetized later or pulled out from under the people who came to depend on it.

JOIN

Join us

The infrastructure this industry runs on should belong to the industry. Not to a vendor, not to a private equity portfolio, and not to any one company that can change the terms when it suits.

That happens only if practitioners show up and build it.

Scan to read the full FAQ, become a member, and add your organization to the Mission Supporter roster.

openarcollective.org

Become a member. Free, permanently, for anyone professionally engaged with the industry.

Add your organization to the Mission Supporter roster. Free, permanently, with no financial commitment.

Volunteer. Code is welcome. So is everything else.

Join the conversation. The community is running now, and it is open to anyone with a professional interest in the industry.

Join us.

Scan to read the full FAQ, become a member, and add your organization to the Mission Supporter roster.

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