

Wael Allam

Principal Consultant - Credit, Collections & Order-to-Cash Transformation

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Executive Positioning

B2B Credit & Collections Leader | Working Capital & Accounts Receivable Intelligence | Builder of DSOX

I help B2B organizations strengthen credit governance, accelerate collections, improve working-capital visibility, and transform accounts receivable data into management decisions using analytics, automation, and applied AI.

Core Expertise

- Credit governance, customer risk classification, credit limits, payment terms, guarantees, credit holds, and exposure monitoring.
- Collections operating-model design, portfolio segmentation, collector targets, escalation governance, and promise-to-pay validation.
- Order-to-Cash transformation covering billing readiness, portal governance, RACI, SLAs, statuses, gates, and escalation.
- Working-capital and AR intelligence: DSO, CEI, aging, overdue exposure, forecasts, customer risk, and executive reporting.
- Applied AI for diagnosis, prioritization, structured summaries, recommended actions, and human approval controls.

Selected Career History

August 2018 - Present	Credit & Collection Manager	Alnafitha International for Information Technology - Riyadh, Saudi Arabia
January 2015 - August 2018	Chief Financial Officer	Ahyaha Society
March 2012 - August 2016	Accounting	Saudi Cancer Society
February 2009 - March 2012	Accountant	Awareness Society (WAEI)

DSOX

DSOX is an AI-enabled Credit & Collections Intelligence platform designed to convert accounts receivable data into risk signals, performance insight, recommended actions, and executive decisions. It is described here as a proprietary decision-support methodology/tool and platform concept, without claims of live ERP integrations or commercial deployment.

Professional Principle

A policy is not complete until the organization can prove that it is being applied. The value of receivables data is not in reporting the delay; it is in seeing the delay early enough to change the outcome.