



# A Fortune 500 bank in the US transforms collections operations and decreases credit losses

## Key Challenges



- Poor customer segmentation affecting financial viability
- Deteriorating cure and roll rate performance
- Sub-optimal contact and offer strategy

## Business Solution



We partnered with the bank to enhance their operational efficiency by deploying Incedo Lighthouse™—our AI-driven autonomous problem discovery platform—thereby:

- Detecting and minimizing potential delinquencies with cohorts and KPI trees
- Customizing customer contact strategies and personalizing repayment plans

## Business Impact



**8%**

**Decrease in dollar write-offs for cards and personal loan portfolios**

**11%**

**Reduction in channel costs through optimal contact strategy**



Get in Touch

