

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



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