

Achieving risk exposure reduction with Incedo Lighthouse™ for a top-tier bank in the US

Key Challenges



- Reactive approach for reaching out to customers to update contact details, or closing accounts
- Existing monthly manual process to close high-risk accounts (FICO<660) with bad addresses
- 6% consumer credit cards had missing primary contact details.
- 12.7% of consumer accounts had invalid/missing email addresses

Business Solution



We deployed Incedo Lighthouse™, our platform for AI-driven autonomous problem discovery and root cause analysis, to:

- Identify contact quality gaps requiring intervention using KPI trees—such as building contact validity logic, cohorts, etc.
- Aid in continuous monitoring—starting with the closure of accounts containing incorrect contact details
- Enable root cause identification of gaps in business workflows, leading to the proactive closure of accounts

Business Impact



\$4M+ reduction in monthly risk exposure

11,000+ corrections in invalid consumer card addresses

Standardized process for managing high-risk closures tracked periodically



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