



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

Key Challenges



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



Incedo Lighthouse: AI-based Decision Automation



Detect & Minimize Potential Delinquencies with Cohorts and KPI trees



Customizing Customer Contact Strategies & Personalized Repayment Plans

Business Impact



8%

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

11%

Reduction in channel costs through optimal contact strategy



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