

Case Study

AI powered treatment
strategies for a US
based global bank



Business problem

Our client was overexposed in certain product in the consumer loans space. They had:

- \$200M in 90days past due
- High collection costs
- 3% attrition from the portfolio post collections exercise



Scienaptic AI platform deployment

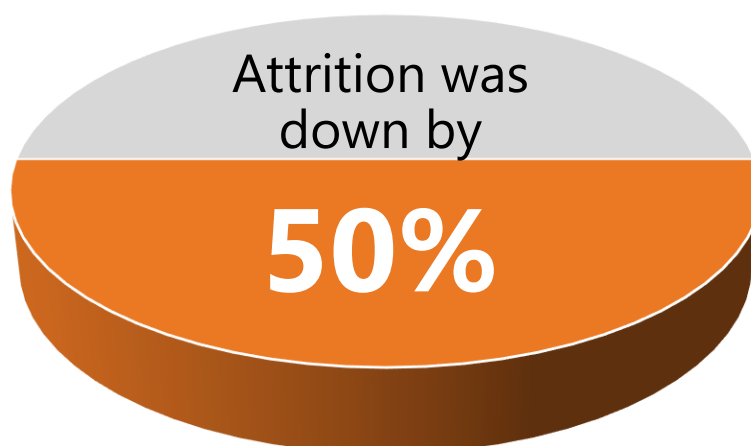
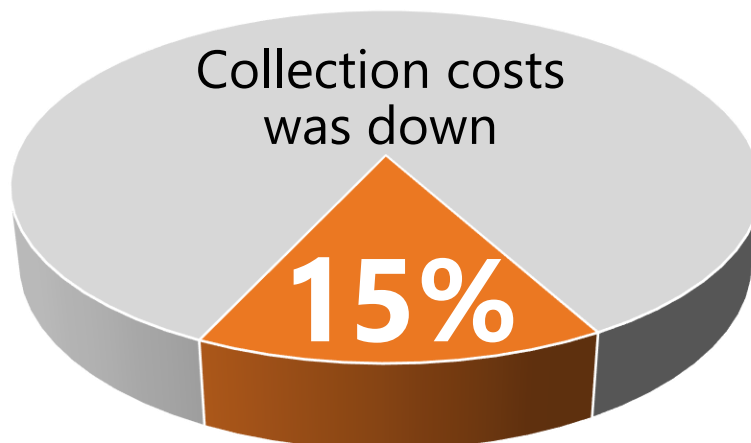
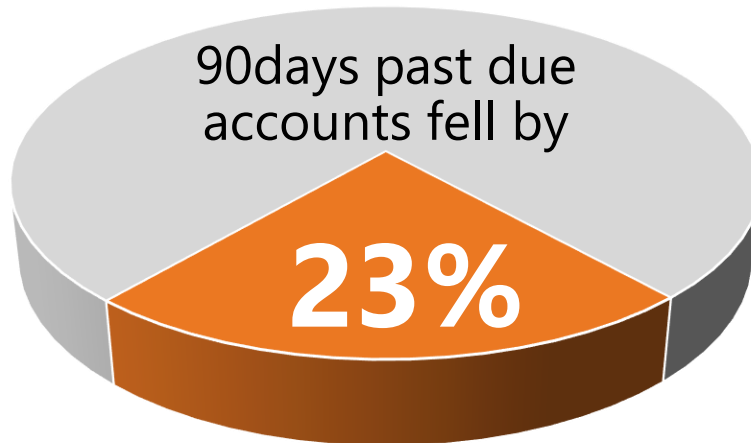
AI powered collection analytics deployed with a rich feature set of augmented data sources

- Scienaptic AI platform's common data model deployed to create sharper feature set with transaction and performance data
 - Also augmented internal sources with rich alternative data sources to make decisions more real-time and customer centric
- Scienaptic AI platform's AI engine performed multivariate analysis and scored each customer on the basis of willingness to pay, preferred channel of outreach etc.
- Advanced NLP engine converted collector notes into actionable insights feeding into the model for better decisioning
- The model also prioritized collection activity to optimize the activity in order to reduce cost





Impact created





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