COLLECTION SEGMENTATION & DECISIONING SOLUTION

Add Intelligence to the Collections Workflow



What if every account didn't need a call? Bring precision to collection prioritization.

Collections teams often use days-past-due rules to determine outreach. But a common cutoff can mask very different payment behaviors, resulting in unnecessary calls, inconsistent prioritization, and inefficient use of collection capacity.

A smarter approach starts with knowing where human effort matters most. It's time to make collection actions more precise. **See what smarter decisioning can deliver.**

The Value of Smarter Decisioning

$1.3M
Annualized additional collection payments

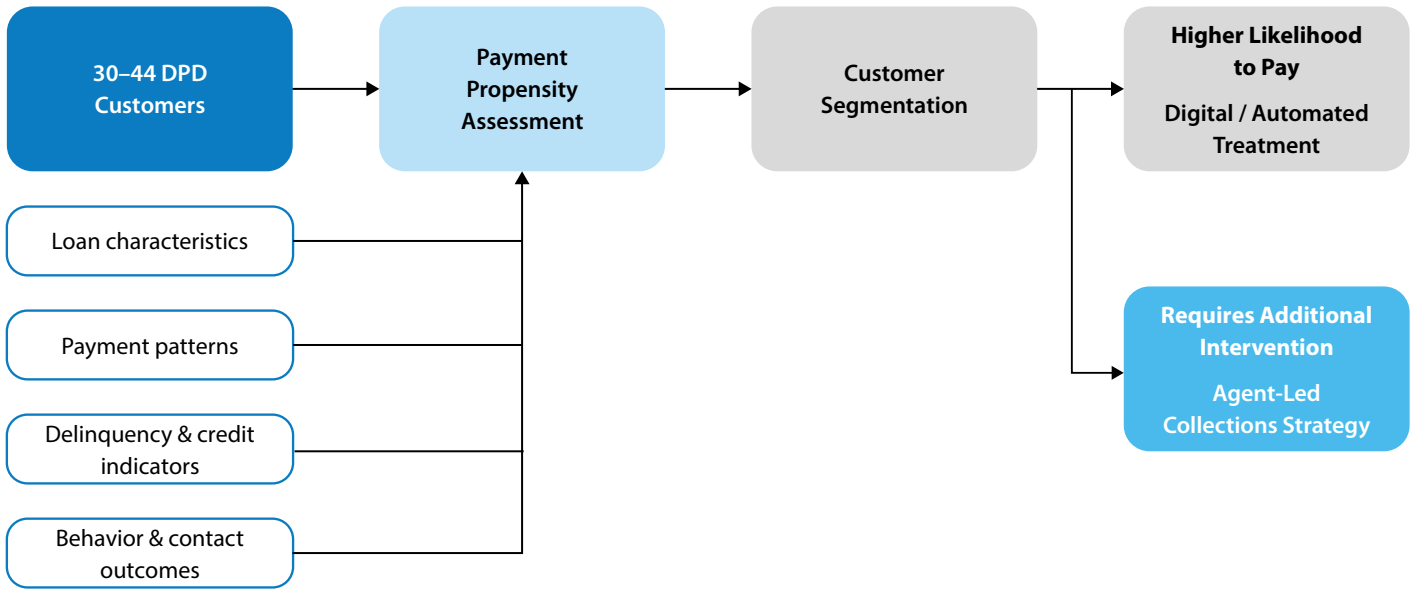
6
Actual FTE benefit

$558K
Annualized recovery from reallocated bandwidth

~13%
Reduction in agent-driven outbound calls

Right Account. Right Treatment.

Using historical behavior and predictive segmentation, the solution identifies the right collection treatment for customers 30-44 days past due, directing **automated treatment** where it is more relevant and **agent intervention** where it can add value.



	Stage	What happens
01	Customer assessment	**Uses** payment occurrence in the past as the success indicator.
02	Evaluate features	**Assesses** 50+ loan, payment, FICO and demographic attributes for their relationship with payment behavior.
03	Identify key drivers	**Prioritizes** actionable factors such as average DPD, new-loan status, promise-kept percentage and roll rate.
04	Segment and route	**Identifies** the target population and send the routing flags to the existing dialer workflow.

Decision Flow

30-44 DPD	Behavioral data	Segmentation	IVR route	Agent route
Eligible accounts	6+ month history	PCA + classification	Higher propensity	Human attention

Built for Trust and Control

Every element is designed to support transparent decisioning, client control, and meaningful human involvement.

Transparent logic	Client-controlled deployment	Human-centered operations
Clear account-routing explanations	Operations within the client environment	Agent capacity remains for cases needing human engagement

Ready to Move Beyond One-Size-Fits-All Collections?

Put every account on the right collection path. Contact us to schedule a discussion.

For more information, contact infosysbpm@infosys.com

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Navigate your next

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