



# AI Innovations in Finance

Building an Autonomous, Responsible Collections System

# System Components

The key components of the system include **input data** such as credit scores and employment status, a predictive **decision logic** model for risk assessment, and various **action strategies** for customer engagement.



# End-to-End Workflow Timeline



# Agentic AI

The integration of **Agentic AI** in collections enhances efficiency through real-time risk scoring and personalized messaging, while ensuring human oversight for high-risk decisions and compliance with ethical standards.



# Responsible AI Practices

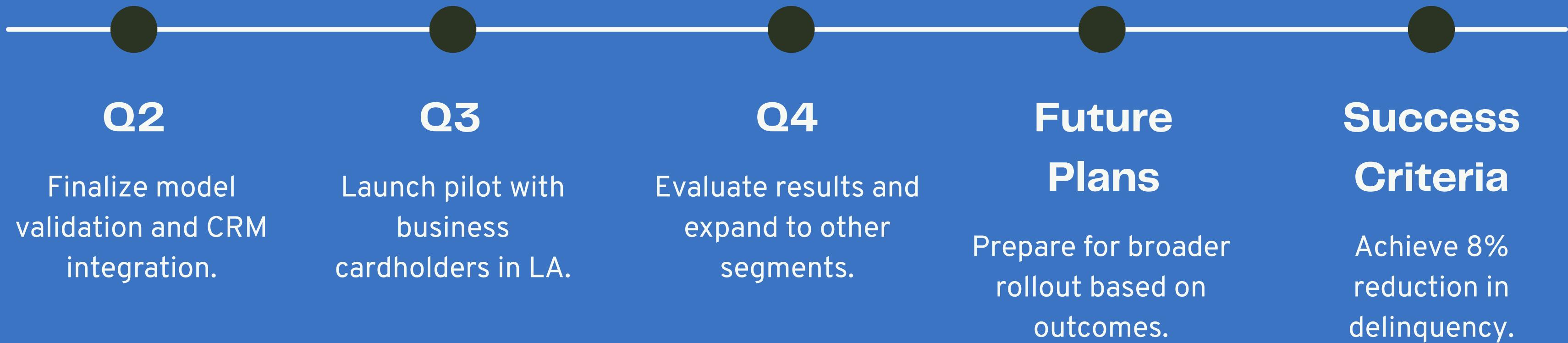
Ensuring ethical AI use involves **bias detection** and mitigation through audits, enhancing **explainability** via SHAP values, and maintaining compliance with regulations like ECOA, FCRA, and GDPR for consumer protection.



# Expected Business Impact Overview



# Implementation Timeline Overview



# Next Steps

The upcoming phase involves completing **MICE imputation** for missing data, analyzing key risk factors, and preparing materials for the pilot launch to ensure our collections system operates effectively.

