



AI-Powered Collections Strategy



Leveraging Agentic AI for Scalable, Fair,
and Effective Debt Management at
Geldium



How the System Works

- Customer Data Input: Repayment history, credit score, income, customer interactions
- Decision Logic Engine: AI model predicts risk and suggests actions
- Action Module: Sends personalized reminders, plans, or escalations
- Learning Loop: Continuously refines decisions based on outcomes

System Workflow Diagram



Role of Agentic AI

- Autonomous AI: Predicting risk, sending reminders, adapting messages, learning from data
- Human Oversight: Approving payment plans, reviewing edge cases, handling disputes, auditing fairness

Responsible AI Guardrails

- Fairness Checks: Detect and mitigate bias across segments
- Explainability: Clear, understandable decisions for customers
- Compliance: Meets regulatory standards like GDPR, ECOA
- Human-in-the-Loop: Agents involved in critical decisions

Expected Business Impact

- Business KPIs: Lower delinquency (↓25%), cost savings, better recovery rates, scalable ops
- Customer Outcomes: Personalized plans, increased trust, fairness, transparent process



Thank You