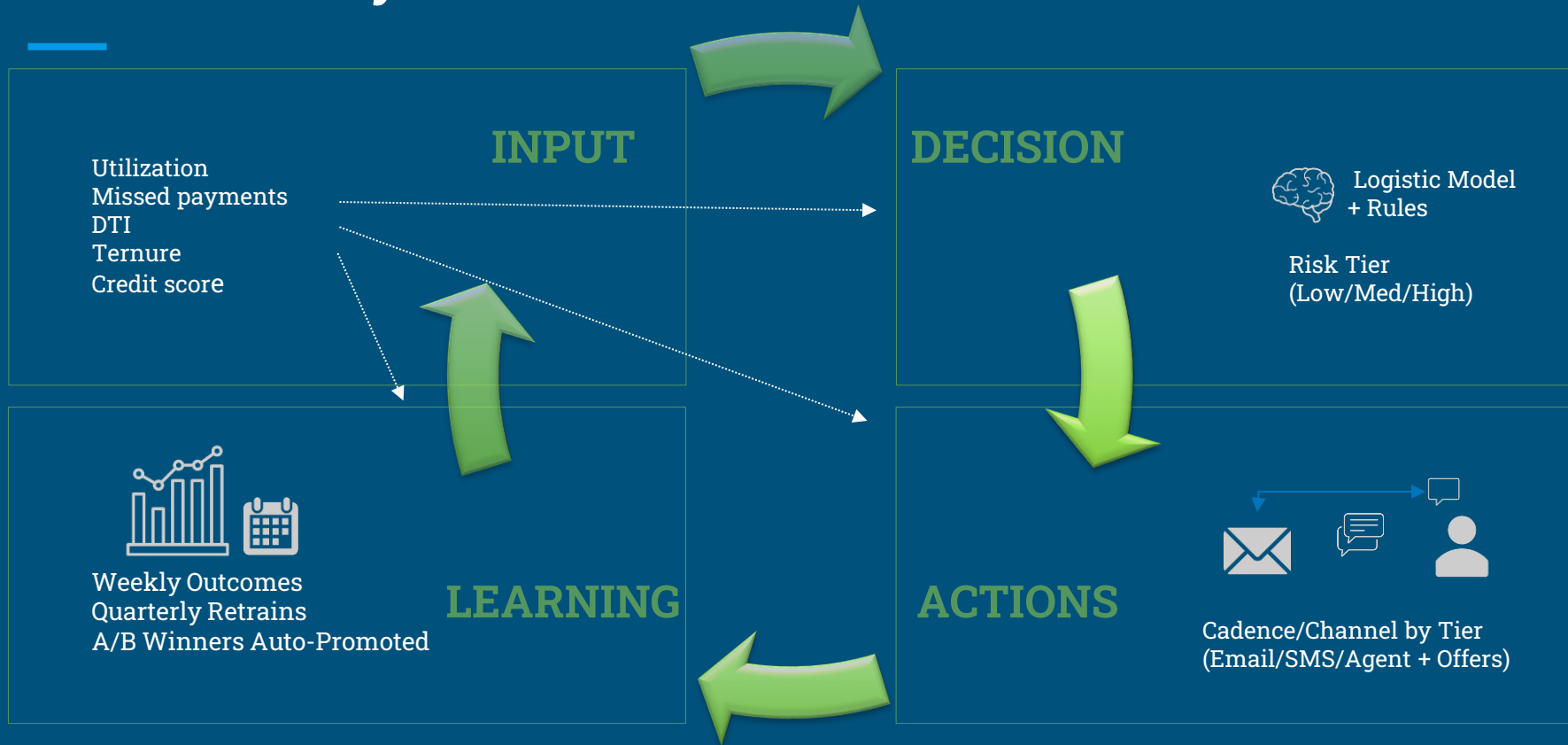


# AI-Powered Collections Strategy

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

Luis Faria, December 2025

# How the System Works



# Role of Agentic AI

## AI

- Reminders
- Timing optimization
- Self-service routing
- A/B Tests
- Logging



## HUMAN

- Hardship approvals
- Limit changes
- Disputes
- Edge-case overrides
- Regulatory sign-off



# Responsible AI Guardrails

- Weekly demographic checks;
- Flag >10% disparate impact;
- Remove proxies

**Fairness**

**Explainability**

- Plain-language reasons;
- SHAP for compliance reviews

- GDPR/FCA/FCRA alignment;
- Audit trail (data, model, threshold, action, override)

**Compliance**

**Oversight**

- Uncertainty flags to human queue;
- Customer appeal path

**Principle: Governance is built-in, not bolted on.**

# Expected Business Impact

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## DELINQUENCY

16% → ≤14% (-12%)



## COST PER CONTACT

\$8 → ≤\$5 (-37%)



## RIGHT-PARTY CONTACT

55% → ≥70%



## MODEL RECALL

70% → ≥80% (+10pp)



## FINANCIAL IMPACT

~\$5.4M annual benefit;  
better customer experience via tailored outreach

# Rollout Plan (Pilot-First)

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## **Pilot / Weeks 1–6:**

high-risk only (~2K);  
success:  $\geq 8\%$  delinquency reduction,  $< 3\%$  opt-outs



## **Evaluate / Weeks 7–8:**

analyze, refine thresholds/messaging, go/no-go



## **Scale / Months 3–6:**

add medium-risk; enable portal; uptime  $> 99.5\%$

# Ask & Next Steps

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**Approve \$ 250K pilot budget (6 weeks)**



**Align IT, Compliance, Collections, Risk on data access and escalation playbooks**



**Kick off Week 1; steering review at Week 8**