

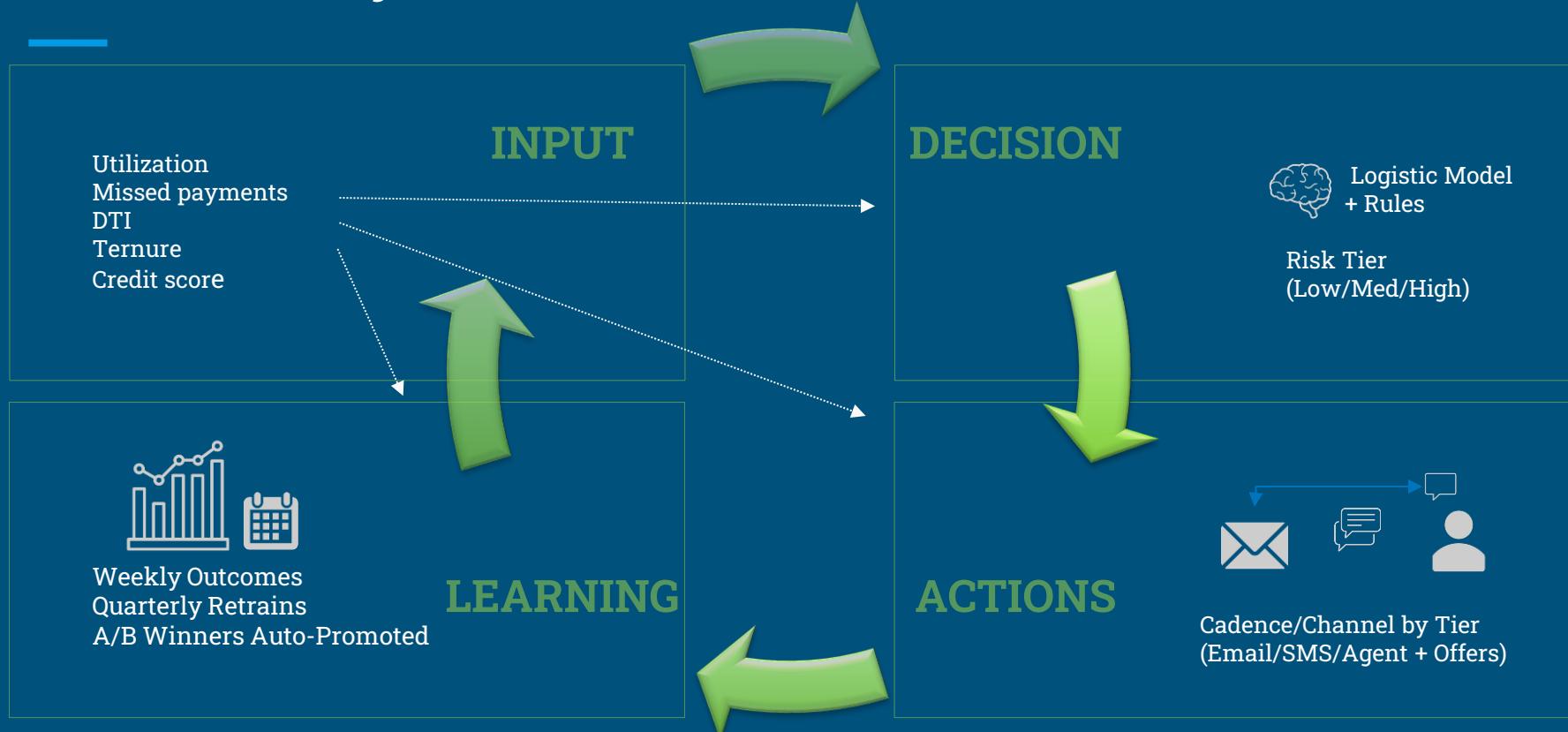
AI-Powered Collections Strategy

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

Luis Faria, December 2025



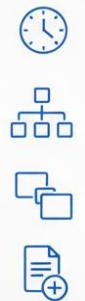
How the System Works



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

-
- ```
graph TD; A[Fairness] <--> B[Explainability]; A <--> C[Compliance]; A <--> D[Oversight]; B <--> C; B <--> D; C <--> D;
```
- Weekly demographic checks;
  - Flag >10% disparate impact;
  - Remove proxies
- Plain-language reasons;
  - SHAP for compliance reviews
- GDPR/FCA/FCRA alignment;
  - Audit trail (data, model, threshold, action, override)
- Uncertainty flags to human queue;
  - Customer appeal path

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

# Expected Business Impact

---

## DELINQUENCY

16% →  $\leq 14\%$  (-12%)



## COST PER CONTACT

\$8 →  $\leq \$5$  (-37%)



## RIGHT-PARTY CONTACT

55% →  $\geq 70\%$



## MODEL RECALL

70% →  $\geq 80\%$  (+10pp)



## FINANCIAL IMPACT

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

# Rollout Plan (Pilot-First)

---



## Pilot / Weeks 1–6:

high-risk only (~2K);  
success: ≥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

---



**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**