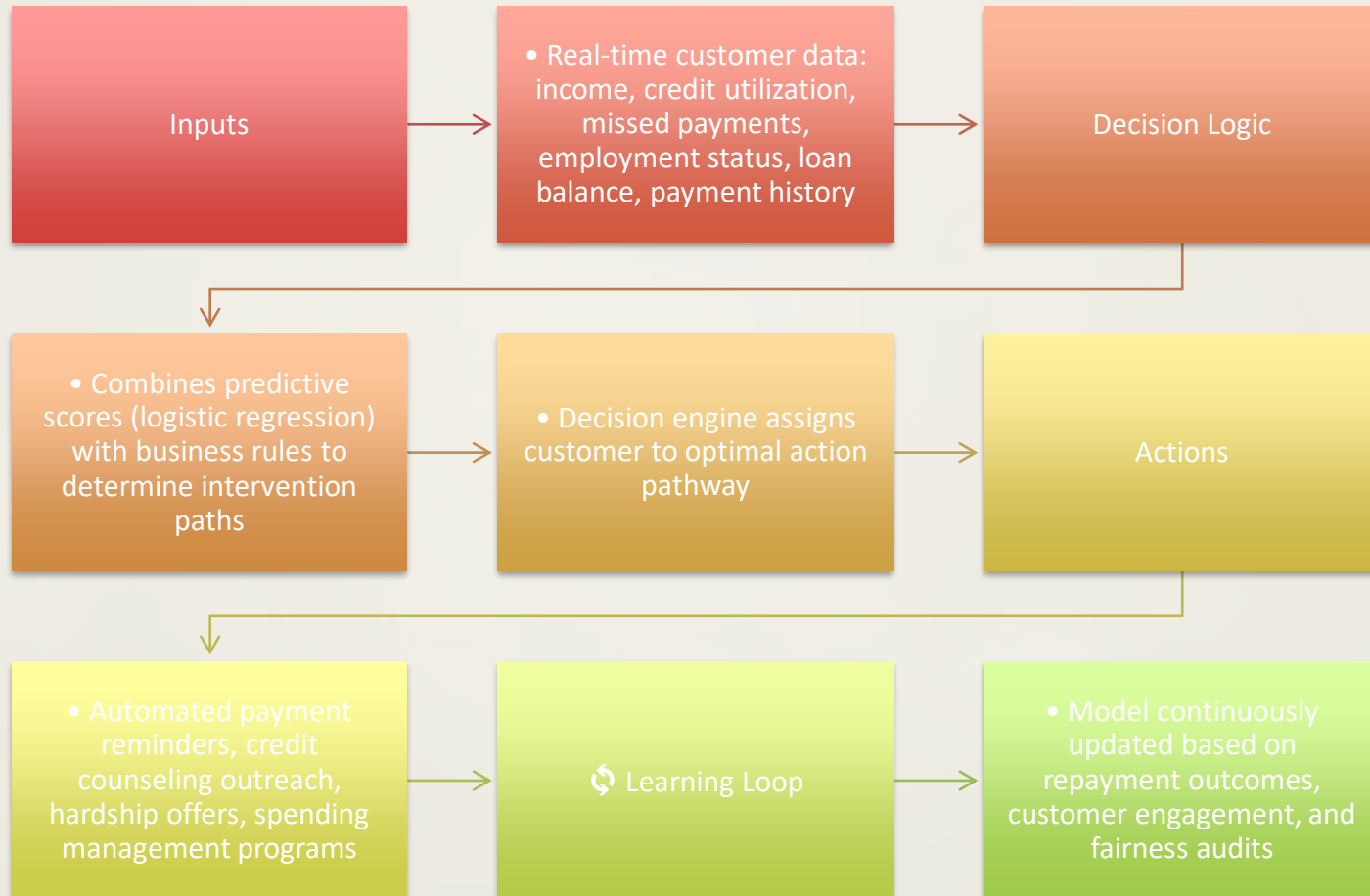


The background of the slide is a light-colored surface covered with various hand-drawn sketches in blue ink. These sketches include line graphs, bar charts, pie charts, flowcharts, and organizational charts. Some of the sketches are labeled with words like 'IDEA', 'MAX', 'OPTIONS', 'PLAN', 'PROGRESS', 'MANAGEMENT', 'START', 'NEXT', 'UP', 'DOWN', 'IDEA!!!', 'SUCCESS', and 'GO!!'. There are also arrows, question marks, and small human figures scattered throughout the sketches, suggesting a brainstorming or strategic planning session.





AI-Powered Collections Strategy

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

How the System Works



System Components and Workflow

-  Data Pipeline
 - Ingests financial behavior data (e.g. income, credit utilization, missed payments)
-  Decision Engine
 - Applies ML risk model + business rules
 - Considers payment history, utilization, employment, loan balance
-  Action Layer
 - Automated SMS, email, credit counseling, hardship plan offers
-  Learning Loop
 - Model retraining, fairness audits, and periodic human review based on performance outcomes




Role of Agentic AI

- Autonomous:
 - Risk scoring
 - Utilization monitoring
 - Payment reminders
 - Routine outreach
- Human  Oversight:
 - Hardship program approvals
 - Escalation of complex customer cases
-  Compliance checks
-  Fairness audits




Responsible AI Guardrails

- ⚖️ Fairness
 - Subgroup bias audits by location, employment, and product type
- 🔍 Transparency
 - Explainable outputs with clear drivers behind risk scores
- 🏛️ Compliance
 - Adherence to GDPR, ECOA, FCRA, and local regulations
- 👥 Oversight
 - Human review for sensitive decisions such as hardship denials or escalations

Expected Business Impact

-  Business Outcomes
 - 10% reduction in delinquency
 - Higher repayment rates
 - Lower collection costs
 - Automate ~60% of outreach
-  Customer Outcomes
 - Improved customer trust & financial wellness
 - More empathetic outreach
 - Personalized assistance
-  Operational Efficiency
 - Free up staff for complex cases
 - Scalable automated collections system

Impact on Geldium's Collections Strategy

-  Enhanced Scalability
 - Agentic AI supports broad outreach while personalizing customer experience
-  Cost Efficiency
 - Reduces manual outreach workload, lowering operational costs
-  Improved Risk Management
 - Targeted interventions for high-risk accounts improve overall collections performance
-  Better Customer Experience
 - Transparent, fair and respectful collections journey boosts customer trust & retention