

## **Reimagining Debt Collection Agency (DCA) Management through Digital & AI Solutions**

### **Context**

FedEx manages thousands of overdue customer accounts through external Debt Collection Agencies (DCAs). Today, this process is highly manual, fragmented, and opaque, relying on spreadsheets, emails, and individual follow-ups. As volumes increase, we face rising escalations, delayed recoveries, limited accountability, and weak governance.

This challenge is to reimagine the end-to-end DCA management process using digital platforms, automation, and AI.

### **Current Pain Points**

- Manual case allocation & tracking via Excel and emails
- Delayed feedback loops between enterprise teams and DCAs
- Minimal audit trail and unclear ownership
- Limited performance visibility and analytics

### **The Challenge**

Design a scalable, intelligent, and secure DCA management solution that:

- Centralizes case allocation, tracking, and closure
- Enforces SOP-driven workflows and SLAs
- Improves recovery efficiency and accountability
- Provides real-time dashboards and insights
- Enables structured collaboration with DCAs

### **What we are looking forward to:**

- AI/ML models for prioritization and recovery prediction
- Workflow or low-code automation platforms
- RPA for legacy system integration
- Analytics dashboards and performance tracking
- Secure role-based portals for DCAs

## **Expected Outcomes**

- Reduced overdue ageing and escalations
- Improved recovery predictability
- Stronger governance and compliance
- Data-driven decision making
- Scalable and future-ready solution

## **Deliverables**

- Solution concept and architecture
- Process flow or system design
- Automation or AI logic
- KPIs and value proposition
- Optional prototype or demo

## **Evaluation Criteria**

- Innovation and clarity of thought
- Enterprise applicability
- Scalability and security
- Impact on recovery and governance