

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