

AI-Powered Collections Strategy

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



How the System Works

1

Customer Data Input

Repayment history, credit score, income, customer interactions

2

Decision Logic Engine

AI model predicts risk and suggests actions

3

Action Module

Sends personalized reminders, plans, or escalations

4

Learning Loop

Continuously refines decisions based on outcomes

Our agentic AI system streamlines the entire debt management process, from initial data intake to continuous improvement, ensuring a dynamic and responsive approach to collections.

Customer Data Input



Risk Prediction Engine



Personalized Action Model



**Outcome Monitoring &
Learning Loop**

System Workflow Diagram

This diagram illustrates the interconnected components of our AI-powered collections system, highlighting the flow of data and decision-making at each stage.

Role of Agentic AI

Autonomous AI

- Predicting risk and identifying optimal interventions
- Sending personalized reminders and adapting messages
- Learning from new data to refine strategies

Human Oversight

- Approving complex payment plans and exceptions
- Reviewing and resolving edge cases and disputes
- Auditing for fairness and compliance

The system leverages AI for efficiency while maintaining essential human involvement for nuanced decision-making and ethical considerations.

Responsible AI Guardrails

Fairness Checks

Detect and mitigate bias across diverse customer segments.

Explainability

Provide clear, understandable reasons for AI-driven decisions.

Compliance

Adhere to regulatory standards like GDPR and ECOA.

Human-in-the-Loop

Ensure agents are involved in critical decision points.

These guardrails ensure our AI system operates ethically, transparently, and in full compliance with industry regulations.

Expected Business Impact

Business KPIs

- Lower delinquency rates (↓25%)
- Significant cost savings through automation
- Improved recovery rates on outstanding debt
- Scalable operations for future growth

Customer Outcomes

- Personalized and flexible repayment plans
- Increased trust through fair practices
- Transparent communication throughout the process

Our AI strategy is designed to deliver tangible benefits for Geldium and foster positive relationships with our customers.

Thank You

Presented by Willson

