

Al Solutions That Bring Value Where It Matters Most

Sales/Marketing

- Propensity to buy (for cross- and up-sell)
- Target marketing with pre-approved loans
- · Next-best offer recommender engine
- Customer segmentation
- · Channel preference scoring

Customer Service/Retention

- Churn prediction
- Uplift analysis
- Explainable Al
- Customer lifetime value prediction
- Dispute prediction
- · Contactability scoring
- · Contact center throughput optimization
- Chatbots

Recovery

- Debt collection prioritization
- · Default prediction based on usage data
- Dunning problem anticipation

Risk

- Default prediction based on acquisition data
- · Dynamic pricing
- Risk modeling using scarce data

Operations

- · Fraud detection
- Automatic information extraction from documents
- Loan application automation

Data Augmentation

- Milestone prediction, anticipate credit needs, e.g., acquisitions, expanding abroad, hiring, investing, etc.
- Ingestion of open data, e.g., geospatial data extraction using addresses
- Leveraging of fine-grained behavioral data, e.g., transactional data and mobile application data

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