

Collections Scoring by APDS Analytics

Problem Statement

Do you have Rising NPL, Sky-Rocketing  PDs, Increasing Portfolio Losses and unhappy CFO or CRO



Collections Scoring targets accounts that are delinquent with the aim to control the roll rate from bucket to bucket



Outcomes are used to prioritise the order in which customers are contacted when delinquent

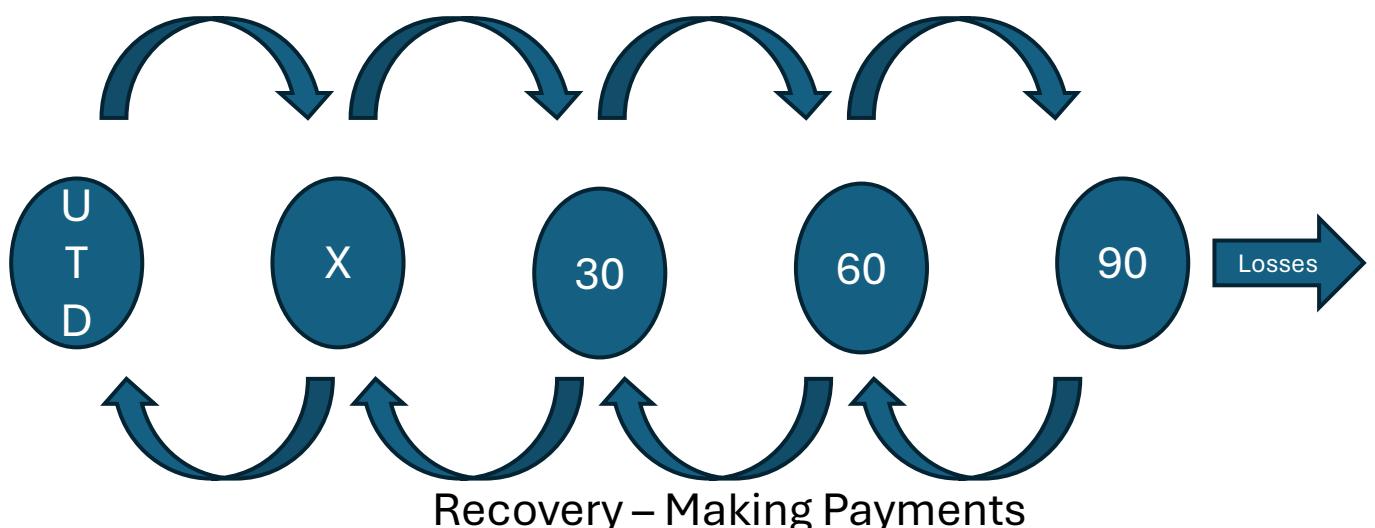
Calling Strategies
Letter Strategies



Recovery or Payment Projection
Models aim to predict the amount of collected post default

Early Debt Sale
Recoveries Strategies
Input into Loss Given Default (LGD)

Increasing delinquency – Missed Payments



Our Experts



Extensive analytical & predictive modelling experience across all retail lending products & lifecycle stages (including collections).

He led significant modelling projects from the UK, through the Middle East to Australia, with a focus on markets within the ASEAN region.

Much of Matthew's experience has been gained within credit risk consulting firms (such as Experian and FICO) and with large banking and finance groups, the payment networks, credit bureaux and smaller fintechs.

Developing models both operational and regulatory environments. Modelling experience covers application and behavioural scorecards, building utilising linear or logistic regression (and other ML techniques) and Basel II & IFRS9 PD, EAD and LGD models,

Benefits

 Reduced Costs - up to 10% Decrease

 Amount Collected - up to 15% Increase

