



Retail & E-commerce

# 11.2% increase in collections, resulting in \$1.8 million debt collected



## CLIENT PROFILE

### Modernizing retail collections at scale

A market-leading retail brand ranked among the top 10 retailers in the United States, managing a large volume of post-sale accounts across a fragmented environment and serving customers across the U.S. and North American markets, needed to improve the efficiency and yield of its collections operations. The company partnered with TP to replace a legacy, manual recovery approach with a data-driven portfolio management model. By embedding AI-predictive analytics into decision-making and execution, teams accelerated recovery cycles, improved account prioritization, and unlocked measurable revenue gains across the retail portfolio.

## BUSINESS CHALLENGES

### Late-stage retail debt limiting recovery

The client grappled with persistent late-stage debt recovery barriers common in large retail portfolios. Traditional, manual collections methods could not keep pace with aging receivables and shifting consumer behaviors, resulting in low recovery rates and rising write-offs.

#### Inefficient account prioritization

High-risk accounts were not clearly identified, limiting recovery potential.

#### Misaligned resource allocation

Skilled collectors were not focused on the highest-value accounts.

#### Untargeted training models

One-size-fits-all enablement failed to support team-specific performance goals.

## SOLUTIONS IMPLEMENTED

### Precision recovery through AI orchestration

Using TP.ai FAB Collect advanced analytics, TP applied predictive account segmentation to assess repayment probability and customer predisposition across the retail portfolio. The platform's strategy engine then routed high-propensity accounts to specialized collectors, while lower-priority segments followed optimized recovery paths. AI-guided recommendations and role-specific training ensured consistent execution, enabling each team to focus on the right accounts with the right strategy.

## REAL RESULTS

### Turning debt into revenue with AI

By applying probability-based segmentation and AI-guided decisioning through TP.ai FAB Collect advanced analytics the client redirected skilled collectors to the highest-propensity accounts while maintaining active management across the full portfolio.

#### Predictive account segmentation

TP.ai FAB Collect advanced analytics account history, behavior, and propensity to predict likelihood to pay.

#### Strategy-engine routing

The FAB Collect advanced analytics strategy engine routed high-propensity accounts to expert collectors, others to optimized paths.

#### Role-specific enablement

Training aligned to repayment propensity and team mandates, not generic playbooks.

# 11.2%

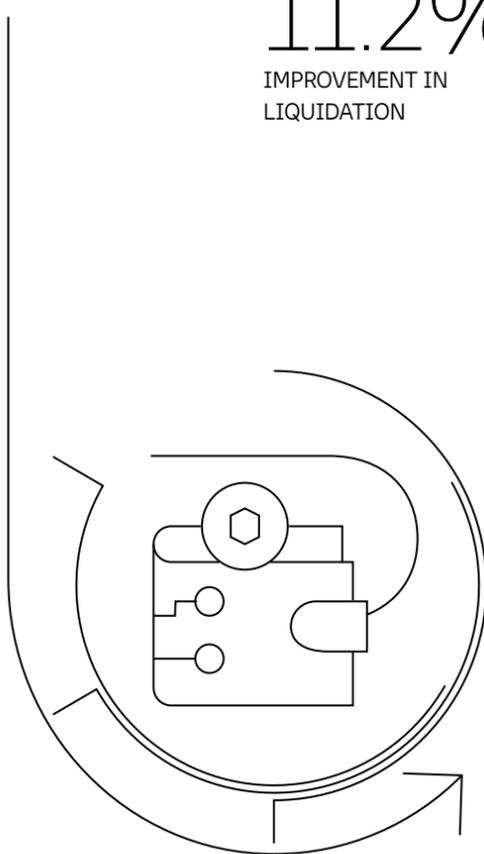
IMPROVEMENT IN LIQUIDATION

# \$1.8M

IN INCREMENTAL DEBT RECOVERED

# 100%

PORTFOLIO COVERAGE



Period analyzed: 9 months.

## TP.ai FAB Collect helps you capture every opportunity to recover smarter

Orchestrating AI, data, and behavioral insights, it identifies the right moment to act, engaging with empathy and ensuring no opportunity for recovery is ever missed.

Contact us

to discover how TP.ai FAB Collect can help you accelerate recoveries and protect customer relationships.

