



Case Study

Intelligent.

customer-centric
collections services for a
Latin American bank



Client profile

With more than 140 years of operations, the client is one of the largest banks by assets and shareholders' equity in its home country and one of the largest in Latin America. It provides a range of financial products and services to both individual and corporate customers, including savings and investment products, financing, mortgage banking, factoring, financial and operating leases, treasury, comprehensive cash management, foreign currency, insurance, brokerage services, investment banking, asset management, and trust services.



Industry

Banking and Financial Services



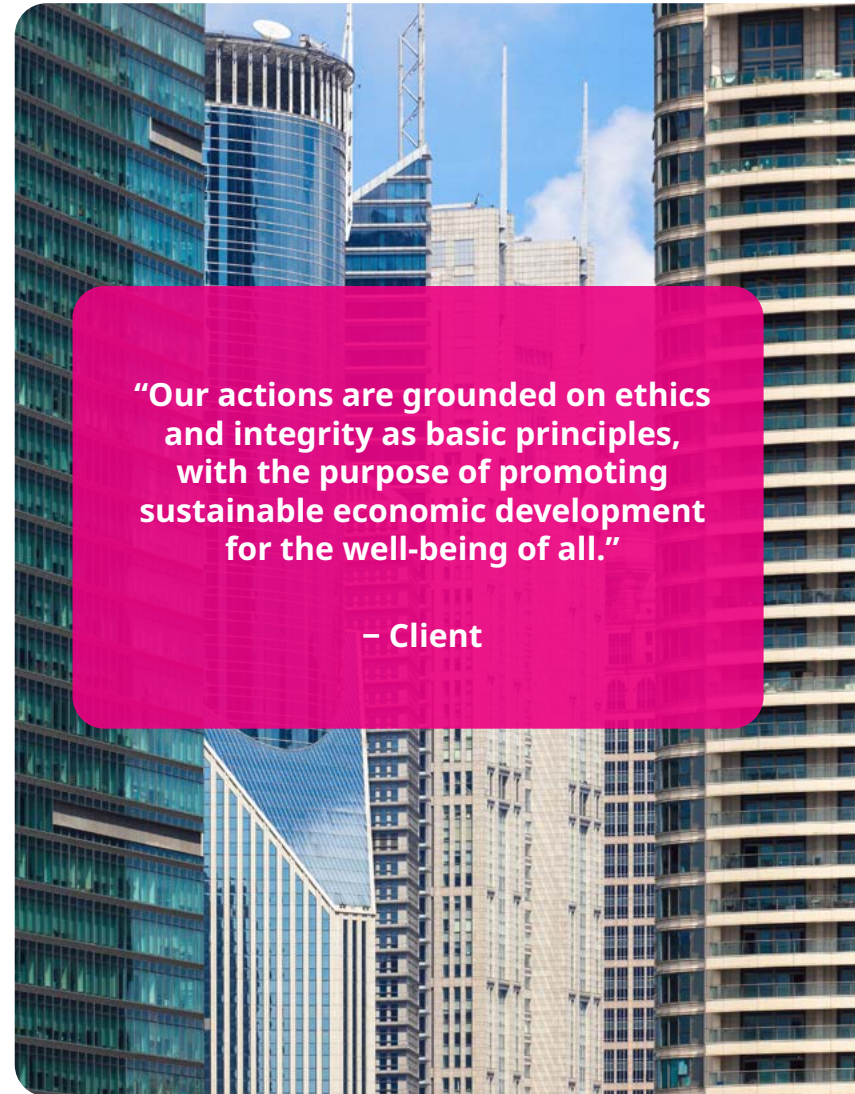
Footprint

The client is a full-service financial institution serving its customers through the country's largest distribution network with 1,090 branches and 4,310 ATMs. It also provides financial products and services in Panama, El Salvador, Puerto Rico, the Cayman Islands, Peru, and Guatemala.



Operational overview

With a robust, seven-year partnership built on results, the client continues to entrust its enterprise CX, back-office service, and collections services to Teleperformance. Though one of four collections services providers currently supporting the organization, Teleperformance remains its top-ranked service provider, having increased its overall service share from 12% to 25% in just two years.



“Our actions are grounded on ethics and integrity as basic principles, with the purpose of promoting sustainable economic development for the well-being of all.”

– Client

Business challenges

In recent years, consumers have experienced a significant increase in financial challenges and repayment delays. With extended business closures during the global crisis preventing thousands from working, personal debt has surged, requiring companies to work with each borrower to recover delinquent funds.

Additionally, the post-pandemic economic growth increased loan acquisitions, and the client required an ally with enough capabilities to collect and capitalize on that growth.

Debt collection portfolio:

- 75K+ clients in various stages of collection
- 800M+ USD capital balance
- 46% recovery rate from early to late stages

A customer-centric company with a culture for driving economic development and prosperity, the client needed to offer personalized repayment solutions that balance human empathy and compassion with its debt recovery goals.

The client believes strongly in its “role as leverage for productive activity, mobilizers of the economy, and facilitators of opportunities, which allows it to contribute to the development of the territories where it operates.”

75K+

clients in various stages
of collection

800M+

USD capital balance

46%

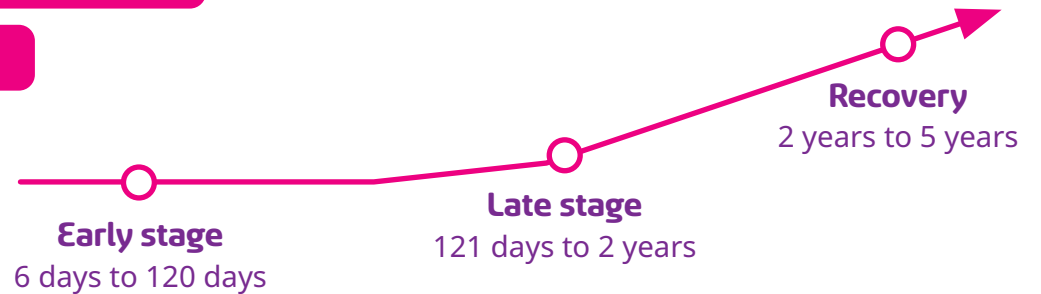
recovery rate
from early to
late stages

Solutions delivered

Support for five types of collections:



With a variety of delinquency types and a spectrum of customer profiles, predictive strategies were created for each collection stage:



Taking a strategic, intelligent approach to collections

- Deep, customer segmentation via a combination of probabilities for 100% of customers based on contact and payment probabilities
- Strategy by business segment, according to the client's portfolio
- Modeling and agent training using logistic regression and based on payment behavior tracking
- Contact timing aligned with customer's salary cycles to optimize repayment probability
- Agent segmentation to provide optimal customer-agent match based on effectiveness trends, age, gender, and contact curves
- Predictive P.O.P. modeling

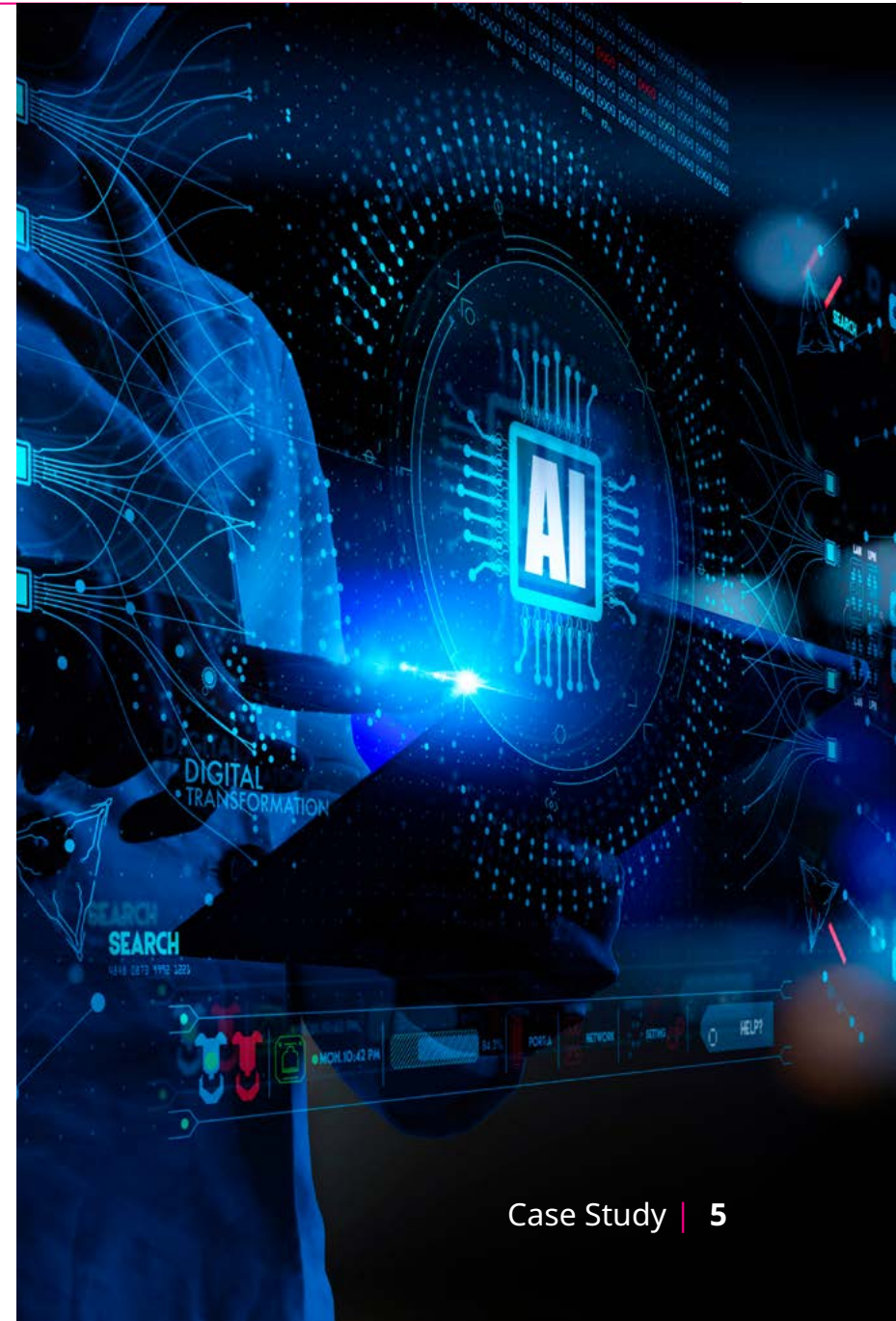


TP Recommender

Teleperformance's proprietary TP Recommender is an intelligent platform that offers a human-plus-cognitive solution suite based on advanced analytics and conversational AI.

TP Recommender harnesses the power of predictive analytics to:

- Anticipate customer preferences, behaviors, and likely responses via propensity-to-pay modeling
- Calculate customer contact probability and create contact curve modeling across channels to maximize contact success rates
- Apply machine learning to drive better business insights from ongoing customer interaction trends



Real results

More efficient, highly predictive modeling helped to optimize resources, reducing the overall cost-to-collect and increasing wallet share.

68%
payment
prediction
accuracy

Reduction in
cost-to-collect

Growth
capacity of
up to
250%
according to
operational
needs



In the past few years, this intelligent approach has demonstrated such effectiveness that Teleperformance has consistently surpassed expectations, helping the client attain and maintain a leading position in its vendor lineup.

“We are very grateful to have Teleperformance as our collections ally. They have stood out for their innovative processes, value-added services, and use of technology to achieve their goals. They have a great team of professionals and a business perspective that has allowed us to have very significant achievements since the beginning of the collections project...”

– The client’s Vice President of Administrative Services

