



143% growth in managed portfolio through smarter debt recovery




Client profile


A major international bank serving millions with financial services from credit cards to mortgages. Amid rising personal debt and shifting payment behaviors, the client needed a smarter, more customer-focused approach to collections — one that would drive recovery while respecting the customer journey.

Business challenges


As personal debt soared across the region, traditional collections models couldn't keep pace. The client needed to:



Recover more debt across growing portfolios



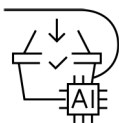
Uncover why customers were missing payments



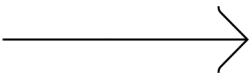
Expand collections coverage while maximizing efficiencies

Solutions implemented

By combining TP Recommender and TP Interact, the bank used AI to prioritize high-potential accounts, optimize outreach timing, and match the right experts—boosting repayment rates and unlocking new growth across its collections portfolio. Together, these tools helped the bank scale faster, increase repayments, and expand new opportunities across its collection's portfolio.



TP Recommender, our AI predictive analytics engine, built a model to score each customer by their likelihood to pay.



TP Interact went deeper, analyzing 100% of interactions to uncover why customers weren't paying.

Real results

By leveraging predictive intelligence and deep interaction insights, TP empowered the client to shift from reactive collections to proactive recovery. The result: better outcomes for the business and more meaningful conversations with every customer.

143%

GROWTH IN MANAGED SERVICES PORTFOLIO, COVERING MORE DEBT TYPES, MORE EFFECTIVELY