

- *Increase dollars collected*
- *Increase agent efficiency*
- *Increase productivity*

Visa and MasterCard Issuer

Over 120-Basis Point Increase in Balances Cured with ActionSelectSM

Business Need

Our client is one of the top-10 Visa and MasterCard issuers in the nation, providing a wide variety of financial services to over 18 million customers. Our client continues to grow—continually meeting the needs of their diverse customer base by offering a large variety of products and services.

The impressive growth of our client is leading to increased workloads in their collections call center, therefore increasing overall operational spending.

Our client's goal was to increase dollars collected while reducing resource costs.

Solution

ActionSelectSM, Austin Logistics' and First Data's predictive analytic solution that determines the most effective action for each delinquent account.

Operation

Using action-specific modeling and previous account information, ActionSelect compared the probability that each account would cure with a call, to the probability that it would cure without a call. The result was a smaller, optimized population.

Our client then applied business rules to these models, to ensure that only accounts where an agent call would make a significant difference would be called. Accounts predicted to be self-cures were not called, saving agent resources. Additionally, this allowed agents to be focused where their efforts had the most impact, and it helped avoid offending valuable customers who had just paid.

Results

Our client performed Champion/Challenger testing between their Business-As-Usual (BAU) operations and ActionSelect for a three-month period. During this three-month testing period, ActionSelect delivered an immediate impact increasing each month to a 123% basis point increase in balances cured.

By using ActionSelect, our client continued to show significant increases in their dollars collected versus Business-As-Usual.

Summary of Success

With ActionSelect and their current resources, our client significantly increased their dollars collected without increasing resource costs.



About Austin Logistics

Austin Logistics is a leading provider of analytic software and custom modeling solutions that use predictive intelligence to drive more profit from every customer interaction.

Austin Logistics determines the optimal treatment for each transaction by collecting disparate data from multiple sources and applying advanced modeling techniques. All Austin Logistics products are designed to deliver a six-month Return On Investment.

Austin Logistics, established in 1992, is headquartered in Austin, Texas. The company maintains business and development offices throughout the United States and in Asia.

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