



Delivering Tech Value to a Leading Non-Performing Loan Management Agency

Case Study

Successful technology partnership with a leading pan-European non-performing loan platform and debt collection agency

Project snapshot

An innovator and leader at heart, our client aims to stay at the forefront of credit management. Being bold and searching for flexible solutions for their customers is what makes the agency stand out and enables them to transform the debt management industry.

As demand for clear and easy loan management grows across Europe, so does our client's business. With offices in Norway, Sweden, Denmark, Finland, Spain, Portugal, and Italy, the company is constantly expanding into new markets. Intellias is helping the agency build a non-performing loan (NPL) and credit management platform for pan-European users at an accelerated pace. The platform focuses on servicing and purchasing unsecured NPL portfolios through partnerships with European financial institutions.



Our client offers the entire value chain, from invoice and arrears administration, ongoing purchases of receivables, factoring, and reminder and debt collection services to purchases of overdue monetary claims. Their key to success is understanding people's challenges and helping people find their way out of difficult financial situations.

Business challenge

The credit management agency launched a multi-phase cooperation with Intellias to accelerate their IT potential. Acting as a dedicated technology partner, we deliver value-added software engineering services, including advanced business intelligence (BI) and data warehousing services together with infrastructure setup and support at scale.

Expanding their debt collection business across European markets, our client recognized an opportunity to dramatically improve the cost efficiency of their services by harnessing the power of Intellias' financial technology expertise. With all processes standardized and centralized within a unique NPL management platform, the company can make more accurate and data-driven decisions country by country. The main idea of the project is to apply modern BI techniques on top of debt portfolio data to boost the capabilities of data processing.

Cooperation highlights



Comprehensive set of tech competencies and skills



Advanced financial expertise



Value-added service portfolio



Global cross-regional team



Locations risks management



Rigorous training and development process

Solution delivered

Removing the client's headaches

Our client needed a cross-regional team. As a global company, Intellias managed to unite tech experts from different countries in one team to work on the credit management platform. We also built a nearshore engineering center and an office in Spain to be as close to our client as possible.

When we started our partnership, we detected two main problems in the NPL market: the quality of customer relationship management (CRM) tracking and the quality of business intelligence. While delivering numerous technology solutions, Intellias focused on value-added business intelligence and data warehouse services to help our client take their first brave steps towards data-led strategies, tech scaling, and cost efficiency.

An important milestone was building a non-performing loan management platform that would simplify debt processing and streamline operations both for debtors and collectors. The platform tracks behavioral patterns of debtors, such as payment habits, credit scores, and budgeting discipline.

From supporter to value-driven partner

Early on in our cooperation, our client needed to align the growth of their tech division with the growth of the overall business when expanding geographically. Intellias stepped in to ensure our client's rapid technology scaling.

After establishing an engineering center, we built a set of Dynamics 365-based solutions for our client's CRM system, including:

- process and structure customization to meet the client's business needs
- country-specific platform localization
- data migration

Additionally, we were developing a series of platforms and systems, including a core asset collection system for loan management and an enterprise resource planning (ERP) platform for managing invoices and budgets.

Over time, Intellias role grew from supporting the IT department to becoming a value-driven partner that advances the company's business functions from operations to compliance. Our long-lasting partnership ensures the client's sustained growth, globalization, and product line enlargement.

Apart from building a feature-packed platform, we offered to unify and synchronize our client's business processes to empower data-based decision-making. The Intellias team is now helping our client shape and implement a data management strategy to facilitate their business expansion to new markets. By developing an Enterprise Data Warehousing (EDW) solution and setting up Extract, Transform, Load (ETL) processes, we're establishing and adjusting data management processes in new company branches to meet business goals and local market requirements. This involves decomposing existing reporting, implementing a BI framework, and setting up a standardized BI-DWH structure, launching data governance processes (quality, architecture, meta, and compliance), and providing a standard business review KPI package.

Today, our value-added data warehouse and business intelligence services cover:

- data management
- end-to-end data warehouse architecture, development, deployment, and maintenance
- ETL architecture development
- business process automation solutions
- Power BI reporting implementation with dashboards for detailed business analytics
- predictive AI/ML solutions for automated data collection, analysis, and segmentation





Business value and outcomes

Using Intellias' financial technology innovation to empower their data-driven business strategy and operational visibility across the company, our client was able to increase their cost efficiency and productivity.

The successful on-site discovery process allowed Intellias to deeply understand the company's business requirements and data challenges. We powered big change in the client's business processes by building a proper data storage system and launching data governance frameworks. The BI and ML techniques we applied helped to automate the debt collection process and enabled our client to extract more insights from user portfolios.

With critical operational reporting standardized and synchronized, the company could unify its analytics and achieve real-time data governance across their European locations.



Accelerated
business growth



Efficient data
infrastructure



Automated
business flows

intellias

Thank you!

info@intellias.com

www.intellias.com