



Customer Case

Customer: Dutch Bank, Mortgage business

Challenges & Goal:

- Looking for active servicing strategies to prevent default
- Enhance default predictions and data strategy going forward

AdviceRobo Solution: PCS & EW (Cloud/Azure):

- Acceptance based on PCS credit score
- Machine learning based default predictions
- Build risk profiles of defaulting customers for treatment strategies

Win Results

Default prediction level increased significantly

Automated watch list and risk profiles

Implemented advised data strategy



Customer Case

Customer: French Global Bank, Credit Card business in Latin America

Challenges & Goals:

- Pro-actively support fragile clients
- Predict fragile clients and increase financial health at low operational cost

AdviceRobo Solutions: PCS & EW (Cloud/Azure):

- Test PCS stand-alone as well as integrated with client data
- Understand costs of data cleaning and modelling efforts for scale-out

Win Results

Improved customer fragility detection with PCS

Improved knowledge of our customer behavior

PCS integrated with client data proven as low costs solution (20% lower collection costs)



Customer Case

Customer: Hungarian Bank, Consumer Loan business

Challenges & Goals:

- Lengthy and costly on-boarding process
- Sales of loans below ambition level

AdviceRobo Solutions: PCS (Cloud/Azure):

- Integration of the Psychographic credit score for scoring and acceptance to untap new customer segments
- Reduction on-boarding process steps after including PCS

Win Results

PCS significantly contributed to a sales boost, with an enhanced customer experience and higher acceptance rates

Substantial costs savings in the on-boarding process



Customer Case

Customer: Spanish Bank, Micro Loan business

Challenges & Goals:

- Unable to accept target customers who have on credit score/ little data available
- Paper based on-boarding process was time-consuming

AdviceRobo Solutions: PCS & EW(Cloud/Azure):

- Integration of the Psychographic credit score for scoring and acceptance
- Analysis of accepted customers versus defaults

Win Results

18% increased acceptance (sales)

38% decreased default rate

PCS streamlined the on-boarding process