



## 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**