

## Barclays: Collections Strategy Optimized

### Situation

Bank was struggling with ineffective collections processes  
They required an optimized strategy to:

- Maximize recoverable amount at minimal cost
- Within operational constraints (capped amount of calls, emails)
- Identify the optimal treatments across different customer segments
- Maximise customer retention
- Produce models faster using KPIs such as customer value
- An easy to deploy solution to become self sufficient

### Solution

Angoss Decision and Strategy Trees and full range of modelling techniques to develop a complete collections methodology:

- Range of collections strategies based on effective combination of business rules, predictive models and recoverable amount
- Strategy optimization based on daily channel capacities
- Strategies based on message tonalities to maximise customer retention

### Results

The POC combined payback propensity and next best channel model achieved a **35% increase in ARPU** above the business rules previously in place

- Time-saving, usability benefits of drag & drop facilities reported from team