Collectwiser

WISER DEBT COLLECTION

POWERED BY Optiscorer

www.optiwisdom.com www.optiscorer.com www.collectwiser.com

Collectwiser

> **Make your debt collection wiser through artificial intelligence.**

Problems and Solutions

The features of CollectWiser are grouped into two main categories. In the first category, there are descriptive analytics based on the historical data and meaning of the existing data, whereas in the second category, predictive analytics are used for the forecasting. The first group aims to answer the question of "What happened?" and the second group aims to answer the question of "What will happen?"

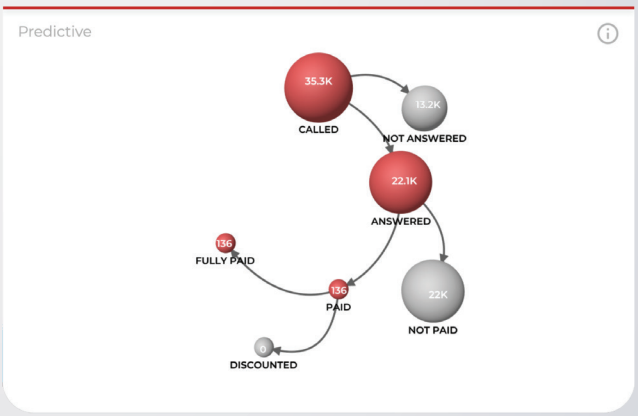
DETERMINING THE SITUATION

Descriptive Analytics

The analytics in this group provide reporting on the available data, aiming to interpret companies' data and reach customers specifically.

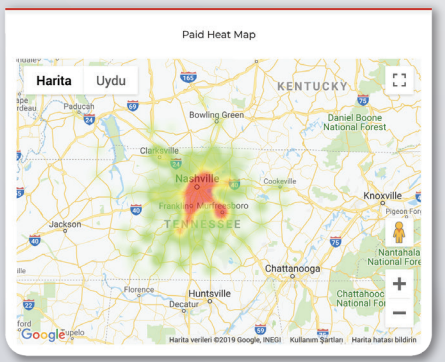
Patent Pending Funnel Approach

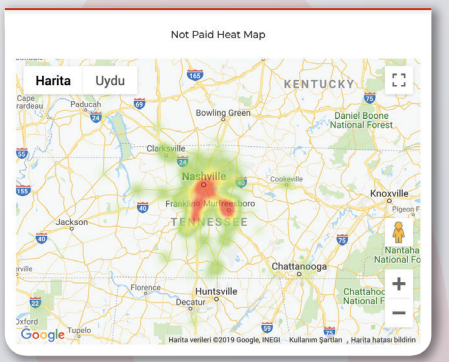
At this stage, a patent pending funnel approach is presented, which gradually analyzes a debtor's journey and combines these analyzes with machine learning and a multi-layered approach to generate mass reports over customers. Every point in this funnel works interactively in addition, if one of all stage blocked, it presents the list of all borrowers at that point according to their scores. All lists can be downloaded in formats such as CSV or can be connected to different interfaces via API and Web Service.



Heat Map

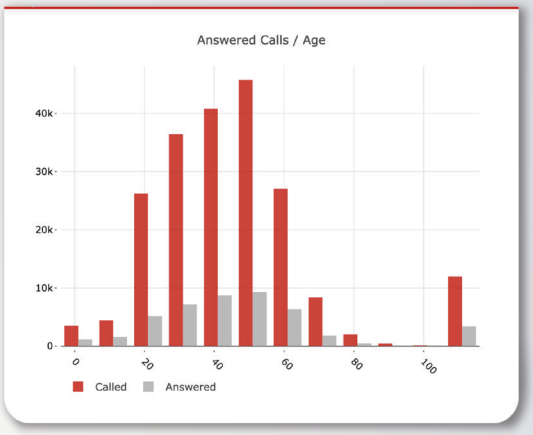
In addition to demographic data, geographic distribution of customers can be monitored with heat maps via customer registration addresses. In addition, there is a scoring feature based on distribution.





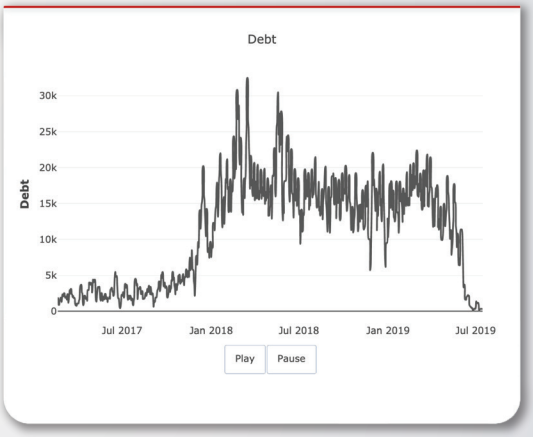
Problems and Solutions

Demographic Analytics
By presenting analytics over any demographic information of the customer, the relationship between any feature of the customer and payment inclination can be examined.



Special Debtor Screen
CollectWiser aims to make the person who will contact the customer to have comprehensive knowledge of the customer story with its special debtor screen. With this screen, communication between customer service and customer is expected to be faster and better quality.

Payment History
Payments received on a daily basis are presented in time series. Payment history is intended to be easily interpreted by visualizing with line graph.



PREDICTING THE FUTURE

Predictive Analytics
The analytics in this group use all of the previous analyzes to generate predictions and score for the future.

Who Answers The Call?
The funnel approach provides sequential visualization in a debtor's journey by analyzing who will answer the call, when should be called, who is likely to pay if the call is answered, and who will pay full / partial / discounted. For each case, the number of customers estimated at that stage is indicated. Active customers are ranked according to their scores if stages are clicked.

Best Time to Call
Determining the most appropriate time to contact with the customer and which day of the week should be called is calculated by scoring the previous contact data of the debtor with the customer service.

Special Discount Offers to The Debtor
Debt payment behaviors are scored, and personal discount rates are calculated during calls with customer relations.

Estimating Collection Amounts Over Time
CollectWiser develops daily collection amounts prediction on a graph by scoring historical payment data also side events such as the probability of payment and the possibility of making a discount for each debtor.

How Does Collectwiser Makes Your Debt Collection Wiser?

Predicts Who is More Likely to Pay
CollectWiser's state of art algorithms apply machine learning on all historical data and scoring customers who are more likely to pay. Millions of customer data are analyzed in a short time and collection efficiency is increased.

Personalized Applications
In order to increase the efficiency of debt collection process, it is necessary to reach customers with the right channel at the right time. For this reason, CollectWiser scores the most effective communication channel (SMS/e-mail/call/letter) and the best day of the week for each customer.

Offer Optimization
As each customer's debt differs, the payment plan varies according to the amount of the debt and the customer specifications. CollectWiser generate payment plans that must be offered to customers by state of art machine learning algorithms.

Patent-Pending and Secret Algorithms
CollectWiser uses state of art artificial intelligence algorithms as well as patent-pending and secret algorithms.

Automation and having insights through AI
In processing millions of data, it is necessary to stand out from the labor force and be automated. Therefore, each stage of the debt collection process has been automated. and CollectWiser's explainable AI algorithms generates actionable insights that a employee cannot identify.

No Need for a Data Scientist
CollectWiser uses the state of art automated machine learning algorithms and optimizes your data without the need of a data scientist. It reduces the data processing time that a data scientist can perform in 8 weeks to one day.

No Need to Expand Call Centers
CollectWiser can determine which customer to call, when to call and which payment plan to offer, so there is no need to expand the operations of call centers.

You Are Always Up to Date
CollectWiser also improves as machine learning algorithms evolve and change. The algorithms automatically adapt themselves according to the developments and existing algorithms are constantly updated by our experts to the most effective ones

User Benefits

Don't Get Lost in Complex Data

Companies store a lot of data about their customers, but it is a long and costly process to sort what is needed from them out, draw meaningful results, and develop predictions. CollectWiser simplifies this process for companies. After determining the necessary variables, due diligence and predictions are developed. In this way, companies have a roadmap from the beginning to the end of the process.

Simple Interface

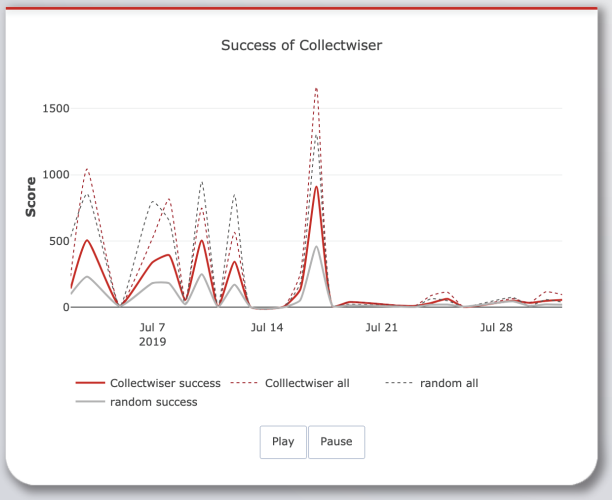
CollectWiser is designed specifically for debt collection agencies. To start the process; the data is uploaded to the CollectWiser by the company in CSV format, and the rest is completely handled by the CollectWiser. Primarily, a situation is determined with descriptive analytics. Subsequently, operational predictions are developed, and presented in the simplest way with the patent pending funnel approach.

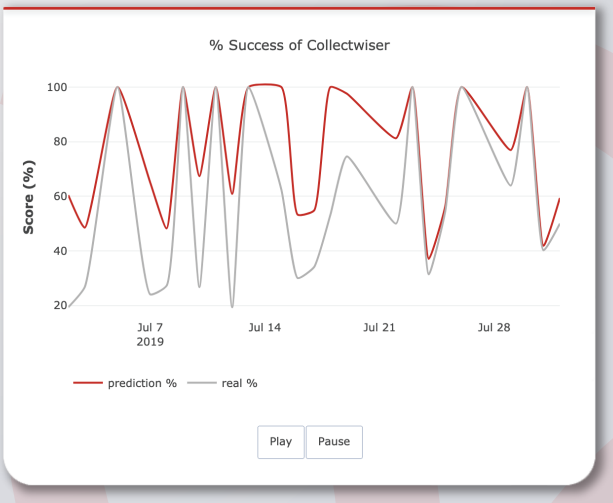
Easy to interpret Results

It is vital for a debt collection agency to manage the collection process efficiently. The most difficult part of the process is to contact the customer. This process usually carried out by CRM, by randomly calling customers. Therefore, CollectWiser's result screens do not require an expert comment. Even any employee in the Call Center can easily interpret the results and prediction screens. The employee can create a route through the funnel model and access the customer story from descriptive analysis and graphs. Additionally, CollectWiser provides significant benefits not only for CRM employees but also for managers. The first of these is heat maps, which allow to observe regional operational errors.

Analysis of CollectWiser Effect

CollectWiser demonstrates the benefits it provides to a debt collection agency, the success of analyzes and predictions through custom graphs, and reports success.





About OptiWisdom

Optiwisdom is a US-based artificial intelligence, machine learning and data science company. It operates on a global scale and has collaborations from different countries. Besides the horizontal AI-Engiens like scoring engine OptiScorer, segmentation engine OptiSegment and automated matching engine, OptiWisdom is adding new vertical AI-products like XchangeWiser for the financial analysis, CollectWiser for the AI-supported debt collection and CRM, or AnalytiXR for Customer Relation analytics or Human Resources analytics.

In addition to the products it has developed solutions to national and international leading companies in the sector; telecom, baking, finance, tourism and debt collection aggencies using artificial intelligence and machine learning.

The technology behind XchangeWiser is also based on the Optiscorer. However, Optiscorer's algorithms are used in cases such as credit risk scoring and fraud detection in the banking sector, customer churn analysis, scoring the best communication channel and best time to communicate, price optimization and determination of discount rate in marketing, also in human resources field, employee performance evaluating and identify the closest employee to resignation.

Our Team

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Our Sales and Marketing Team

PreSales + Referral Marketing + Vodafone Partnership + Evam Partnership + ACI Partnership

Our Data Scientists

11 Data Scientists located in Turkey, Antalya & Istanbul Offices

2 PhD.
5 PostGrad/MSc.
4 BSc.

> **While OptiScorer's fields of usage are increasing day by day, it currently sustains actions in nine sectors.**

Banking and Finance

The banking sector is listed as one of the sectors that will benefit the most from machine learning by analysts. Until 2030, it is expected to save 1 trillion $ in banking sector by using only machine learning solutions. In this direction, OptiScorer's algorithms are used in especially in the fraud detection, credit risk scoring and payment predictions.

Real Estate

The most common valuation method in the real estate sector is to refer to the values of similar properties. However, through OptiScorer, all data of the property and the similar ones are processed retrospectively and both a value for today and a predictive value for the future can be developed.

Customer Service

Companies have started to obtain meaningful statistics from existing customer data through artificial intelligence algorithms and have more insight about their customers. OptiScorer's latest scoring algorithms are used to increase customer satisfaction and gain, reduce customer churn and identify the most valuable customers.

Human Resources

One of the biggest problems in the field of human resources is; subjective employee performance evaluation. In order to solve this problem, OptiScorer's scoring algorithms can be used to evaluation of employee performance, determination of the employee that closest to resignation, and the division of labor according to qualifications.

Marketing

OptiScorer and its accompanying machine learning algorithms support marketers to develop effective strategies and build predictive models based on customer behavior. In particular, scoring algorithms are used to identify customer-based advertising applications and the most effective communication channels.

Telecom

Gartner predicts that till 2020, 20.4 billion devices will be in use worldwide and the need for artificial intelligence applications in the telecommunications industry will increase. In line with this information and with OptiScorer, is intended to enable telecom companies to score their customers and match right customer with the best offers and services.

Energy

Illegal use detection can be detected instantly by scoring the amount of resources passing through power sources using advanced technologies. Additionally, individual energy consumption data can be analyzed, and invoice predictions can be developed for each customer. For energy distribution companies, consumption, loss, illegal use and collection predictions can be made.

Tourism

In behalf of tourism companies; Scoring tourists, hotels, restaurants and other facilities with OptiScorer and matching with the most appropriate user becomes an inevitable practice for increasing the satisfaction of travelers. Advertising referral to the right people, early booking notifications or hotel ad scoring can be accomplished successfully and quickly with OptiScorer.

Retail

Through artificial intelligence and machine learning, a learning process is actualized about consumer habits is based on current and historical data for both a physical store and an e-commerce site. After this process, it is possible to predict consumer demands by using OptiScorer and manage the stocks efficiently by giving priority to the products that match consumer expectations. Customers who repeat shopping, who leave shopping, who are at different stages in their customer experience and adventure can be scored and the next steps can be predicted, and customer satisfaction, sales and experience success can be increased.

SCORE YOUR FINANCIAL ASSETS WITH ARTIFICIAL INTELLIGENCE

Optiwisdom

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