



# Driving Neobank Lending Success

## Harnessing AI-Powered Collections Technology for Long-Term Growth

The retail lending industry is characterized by fierce competition, increasing risks, and evolving regulations. Confronted by challenges from big tech players, low interest rates, rising technology costs, and heightened regulatory demands, lenders are actively seeking solutions to thrive in this demanding landscape.

As a result, AI-driven collections and recovery strategies are proving to be powerful tools to drive better outcomes in reaching customers, increasing engagement, improving communications, segmenting customers effectively, and identifying at-risk borrowers early in the debt journey.

White Paper | [receeve.com](https://receeve.com) 



# Key Stats



**96%** of customers say customer service is important in their choice of loyalty to a brand.



In the second quarter of 2022, lenders wrote off **£601 million** of debt, of which **£247 million** was credit card debt. This amounts to **£6.6 million** written off every day. This happens for several reasons, including bankruptcy and insolvency.



In March 2023, the global banking markets experienced significant turbulence, primarily influenced by events in the US and Europe. To prevent a recurrence of the issues that led to the failure of multiple regional banks in the US and one Global-Systemically Important Bank (G-SIB) in Europe, banking supervisors are swiftly implementing measures.

**OBERLO**

## Cost Benefits of Adopting AI in Business

**54%**

of organizations have reported cost savings and efficiencies as a result of AI implementation.

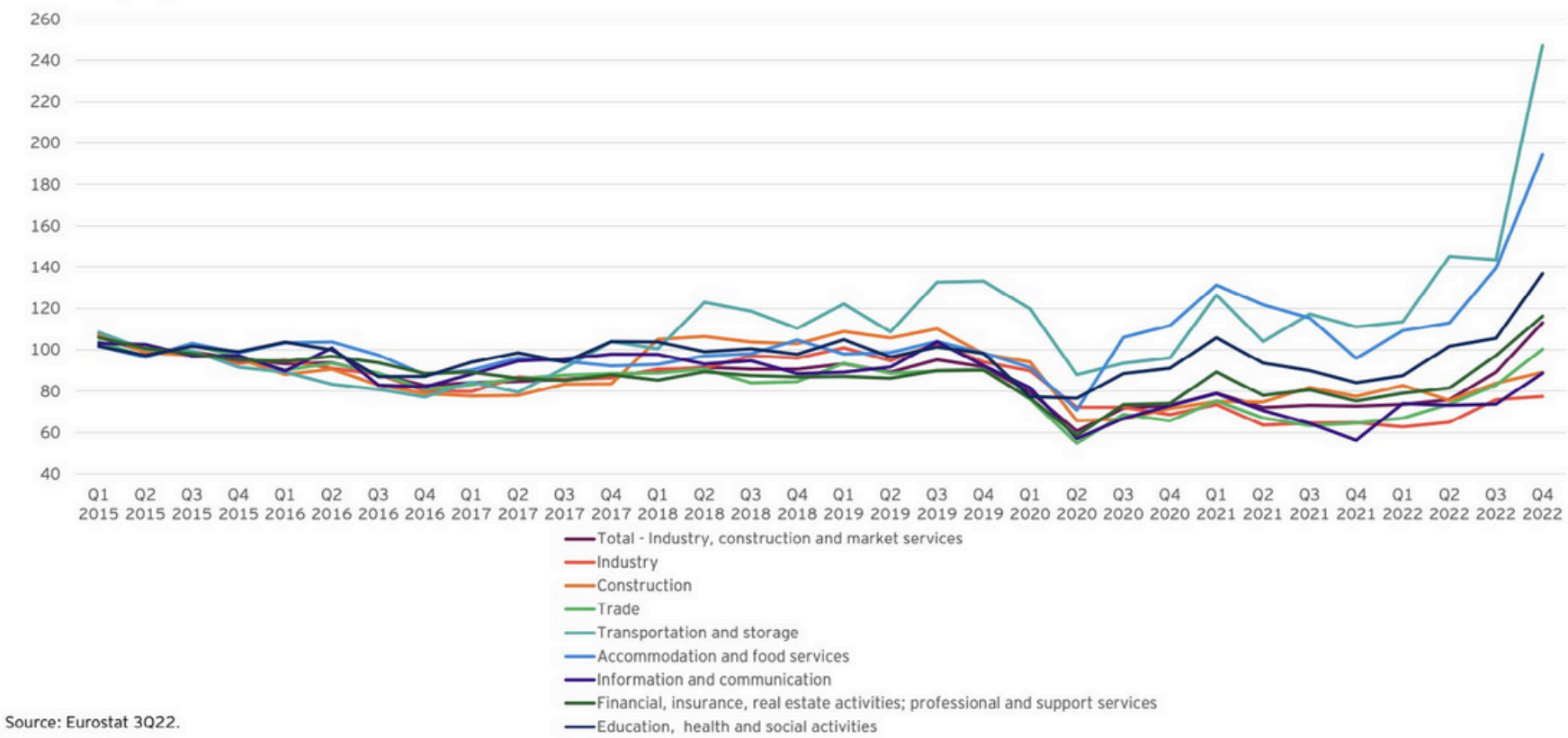
(IBM, 2022)



Source: [oberlo.com](https://www.oberlo.com)

Exhibit 3 - EU Declarations of bankruptcies trend  
EU (available countries), declarations of bankruptcies by activity\*, Q1-15 to Q4-22

(2015=100)  
\*Seasonally adjusted



Source: Eurostat 3Q22.

Source: [ey.com](https://ey.com)

As the industry faces tightening regulatory frameworks and increased scrutiny, businesses must navigate compliance complexities while ensuring sustainable growth. Traditional approaches to receivables management and recovery are no longer sufficient. The need of the hour is a comprehensive platform that optimizes operations, harnesses data-driven insights, and empowers lenders to make informed decisions while driving efficiency and profitability.





## Harnessing Data-Driven Insights for Better Strategies

With the receive platform, lenders gain access to powerful data analytics and reporting tools. Harnessing the vast amounts of data at their disposal, businesses can uncover valuable insights, identify trends, and make informed decisions to optimize their lending strategies. The platform also uses behavioral scoring to calculate the probabilities of repayment and self-service, allowing collections teams to take decisive action when needed and allocate resources more effectively using real-time data.



## Personalized Communication at Scale, Delivered by AI

The AI foundation of receive allows lenders to develop highly personalized and effective messaging for different customer segments. AI algorithms analyze customer behavior, preferences, and payment patterns to create customized communications that resonate with borrowers. This data-first approach helps businesses boost customer engagement, improve payment rates, and cultivate positive relationships with borrowers.



# Testimonials



## Billie

Leading provider of BNPL payment methods for businesses Billie integrates collections and recovery processes into their core B2B consumer journey to deliver a frictionless customer experience.



## Norion Bank

Norion Bank, a leading Nordic financial solutions provider, has transformed its collections processes through real-time analytics and personalized customer engagement, resulting in increased payment rates, improved overall performance, and exceptional customer experiences.



# Profitability



## Supercharge Collection Rates with Precision Targeting

receeve takes the guesswork out of debt collection. By analysing vast amounts of data, our advanced AI produces essential insights into debtor behaviour and payment patterns, letting you craft hyper-targeted messaging that resonates with your debtors, significantly boosting your collection rates. And with behavioral scoring at your disposal, you're empowered to make the optimal decision at the right time.



## Dynamic Strategising for Optimal Results

Leave outdated collection strategies in the past. With receeve's dynamic, data-driven recovery approach, your debt collection efforts evolve in real time. Leveraging up-to-the-minute data and insights, receeve tests multiple strategies and hones in on the most effective ones. This means no more wasted efforts or resources - just data-backed, streamlined strategies designed to maximize efficiency and results.



## Cut Overhead Costs with Streamlined Automation

Say goodbye to manual, time-consuming processes. receeve's AI-driven automation slashes overhead costs by streamlining workflows and optimising resource allocation. Your team can focus on high-value tasks, while our platform handles the repetitive tasks with unmatched efficiency. Save time, save money, and drive better outcomes with receeve.



## A Customer-Centric Approach for Positive Debtor Engagement

At receeve, we believe in empowering positive debtor experiences. Our platform fosters customer-centric debt resolution by providing flexible payment options and personalized plans tailored to each debtor's financial situation. This helps to build stronger relationships with your debtors, meaning you'll see faster resolution and improved customer satisfaction.



## Data Security and Compliance at the Core

Rest easy knowing your data is in safe hands. receeve places the highest priority on data security and compliance. Our platform adheres to industry-leading standards, ensuring that sensitive financial information is protected at every step of the collection process.

# Key Platform Elements



## Better Collections from the Outset

More and more, retail lenders are in search of scalable ways to increase growth and deliver great customer experiences in debt management. receeve meets this challenge by transforming how businesses approach collections and technology, using data-driven strategies, tailored communication, micro-segmentation for customers, and early identification of at-risk borrowers for proactive resolution. Tapping into the power of receeve, lenders are improving their performance, reducing risks, and successfully scaling their operations in a dynamic lending environment.



## Join the Next Generation of Debt Collection

Don't let outdated methods hold you back. Increase collection rates, reduce overhead costs, and deliver exceptional debtor experiences - all with one solution.



# At a Glance - receeve: Optimising the Debt Lifecycle

Drive top-line growth and financial resilience with the receeve platform, fully adaptable to existing inhouse systems in Risk, Finance, and Business.

## Pre-Delinquent

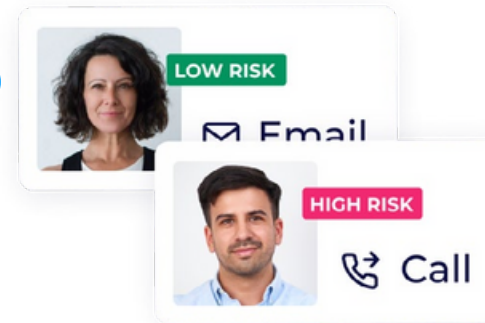
Identify & retain your high-risk customers before they default

Payment options

Total € 511.00

Split up debt  
Pay later

Pay now



## Early Collections

Boost payments in the early stages by allowing customers to self-cure

Gain actionable insights and foster data-driven decision-making with receeve, improving outcomes through behavioral scoring, predictive analytics and personalized strategies.

Maximize DPA potential with transparent portfolio data, alleviate regulatory scrutiny and access DPAs with robust credit models & portfolio data.

## Late Collections

Offer flexible payment plans, discounts, & have agents focus on high-value cases



**% Discounts**

Selected claim

▼

% Apply discount

% Apply discount

## Recovery & Assignment

Drive recovery based on your strategy & third-party performance

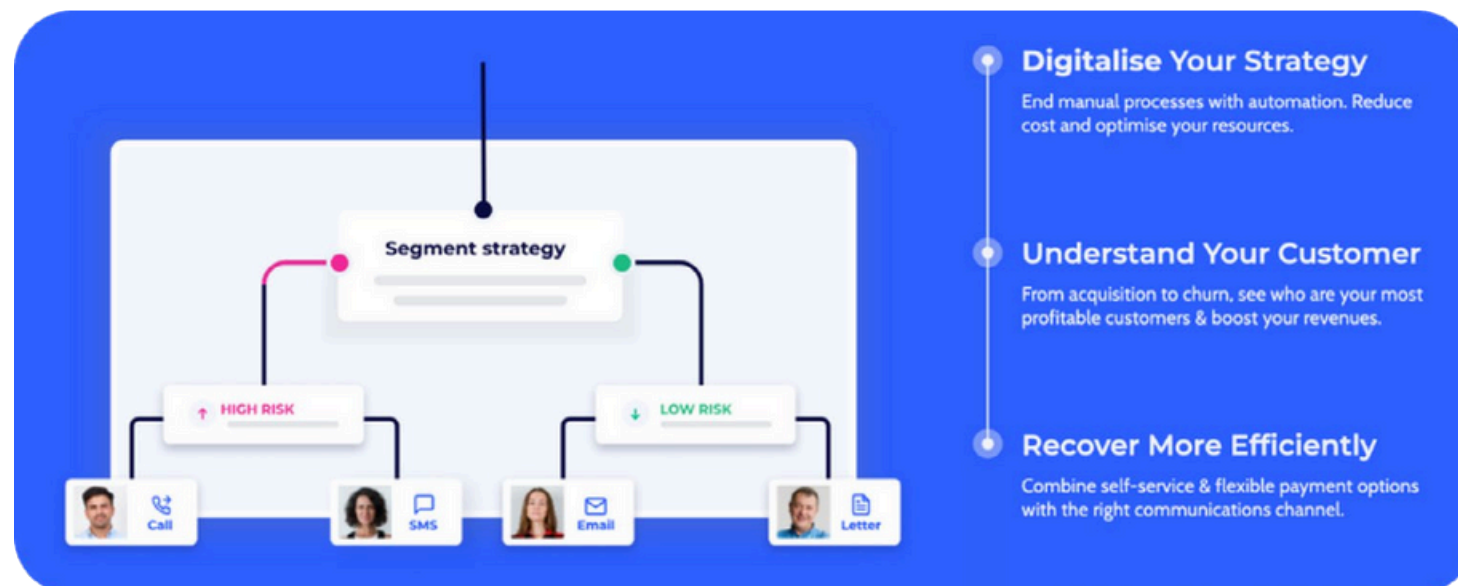
## Debt Sale

Offer flexible payment plans, discounts, & have agents focus on high-value cases

Empower dynamic customer outreach with personalized collections strategies & multi-channel engagement, boosting retention and achieving favourable outcomes.

Leverage receeive to turn NPL portfolio data into an advantage, rather than a hindrance.

# Take your debt management processes to the next level



Take the first step towards optimising your debt collection strategy today. Schedule a demo and discover firsthand how data-driven insights and AI can launch your collections team into new levels of performance-driven success. Upgrade to the future of debt collection with receive - where innovation meets results.

receive 

 **Book a demo today!**