



# How a top Indian Bank reduced customer skip, increased ROR of their recoveries portfolio by 3x and reimagined Collections with Ethera.

## Business PROBLEM?

Our partner client was facing a dip in ROR on their 1000+ DPD credit cards portfolio.

-  0.2% ROR on credit card portfolio
-  50% Portfolio marked as skip
-  Skip data Not Usable

“The partner Bank had onboarded multiple vendors to source skip tracing data, but this wasn’t completely usable for digital outreach as the contact information was not from a verifiable or registered source. 50% of the portfolio still ended up being skip.”

“The goal is to turn data into “usable” information and information into “actionable” insight.

## WHY ETHERA ?

Current vendors supply the banks with the data from multiple sources, but do not guarantee resolutions, which is the true objective of the banks. No action is prescribed on how the data can be used with onus completely on the Bank to make sense and act before its relevance is lost.

Ethera came in as a one stop solution, consolidating near real time data from extensive verifiable sources and turning it to actions by tying them to a contextual digital journey, unique to each customer.

# KEY DATA SOLUTION ELEMENTS

Ethera’s common data module deployed to create a sharper feature set with static and real time data to increase contactability



## Data cleanser

deployed to automatically parse data to eliminate incorrect and duplicate contact/address information.



## Real time deliverability

checked for customer mobile numbers and email address by pinging email and telecom providers.



## AI hyper personalization

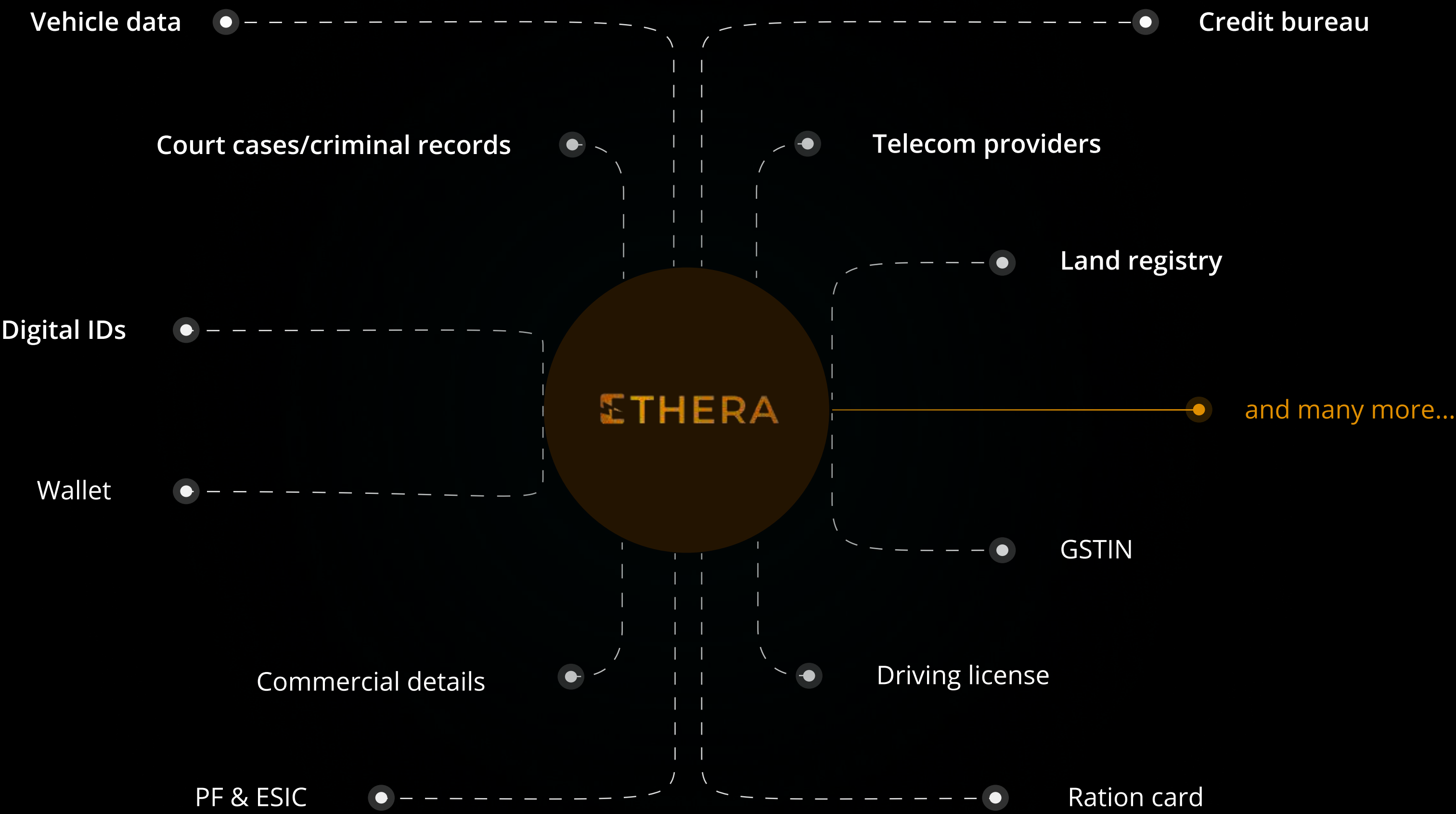
of digital strategies by consolidating data points, behavioral insights and payment behavior of each customer.



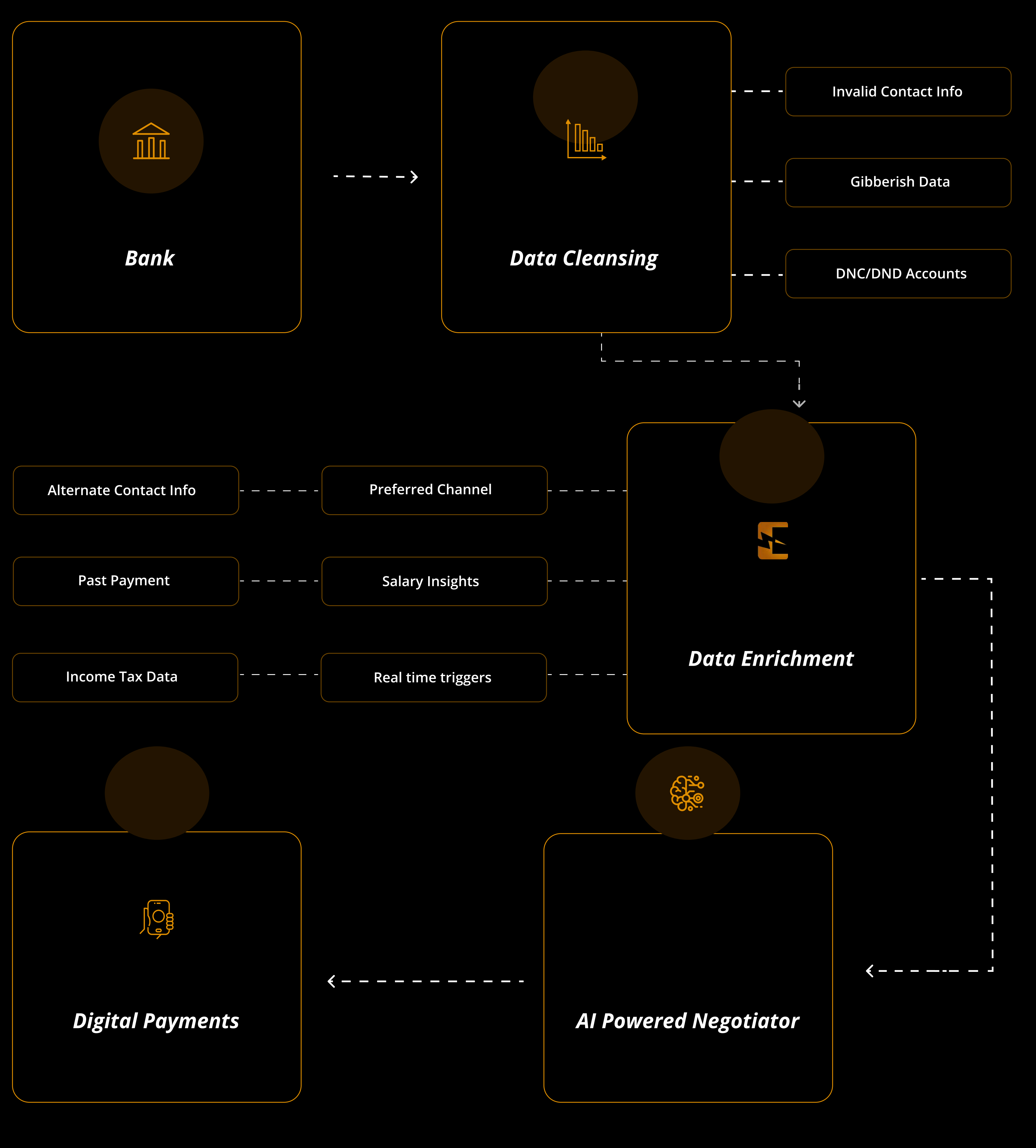
## Enrichment layer

ingested the cleansed data, appended alternate and bureau based data to enhance contactability and created linkages across multiple touch points.

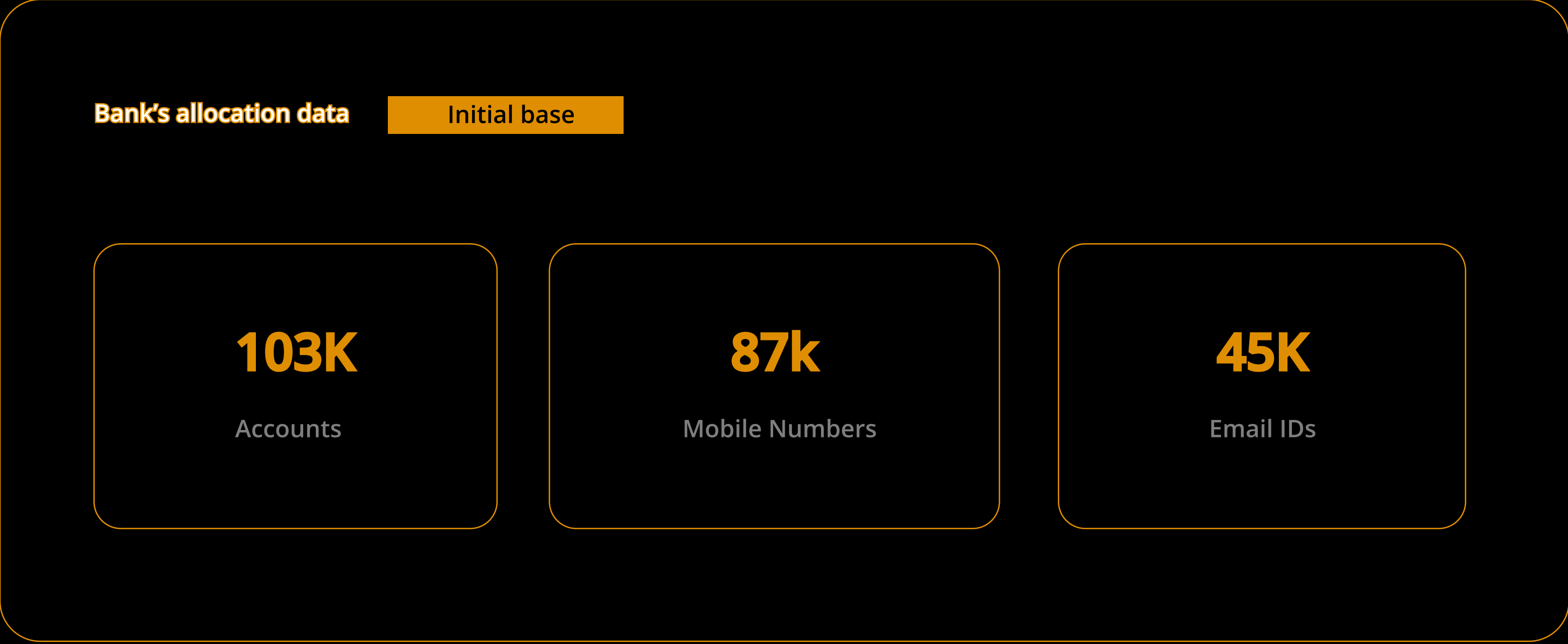
# KEY DATA SOURCES



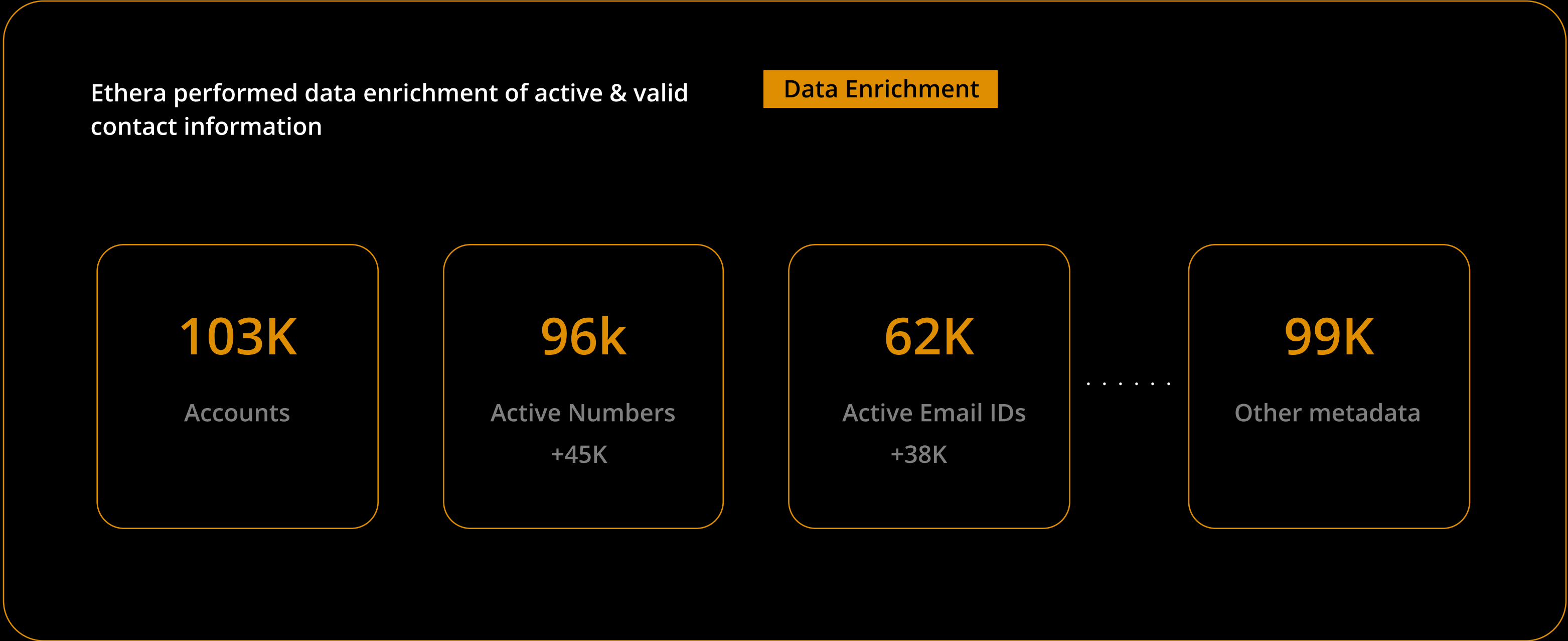
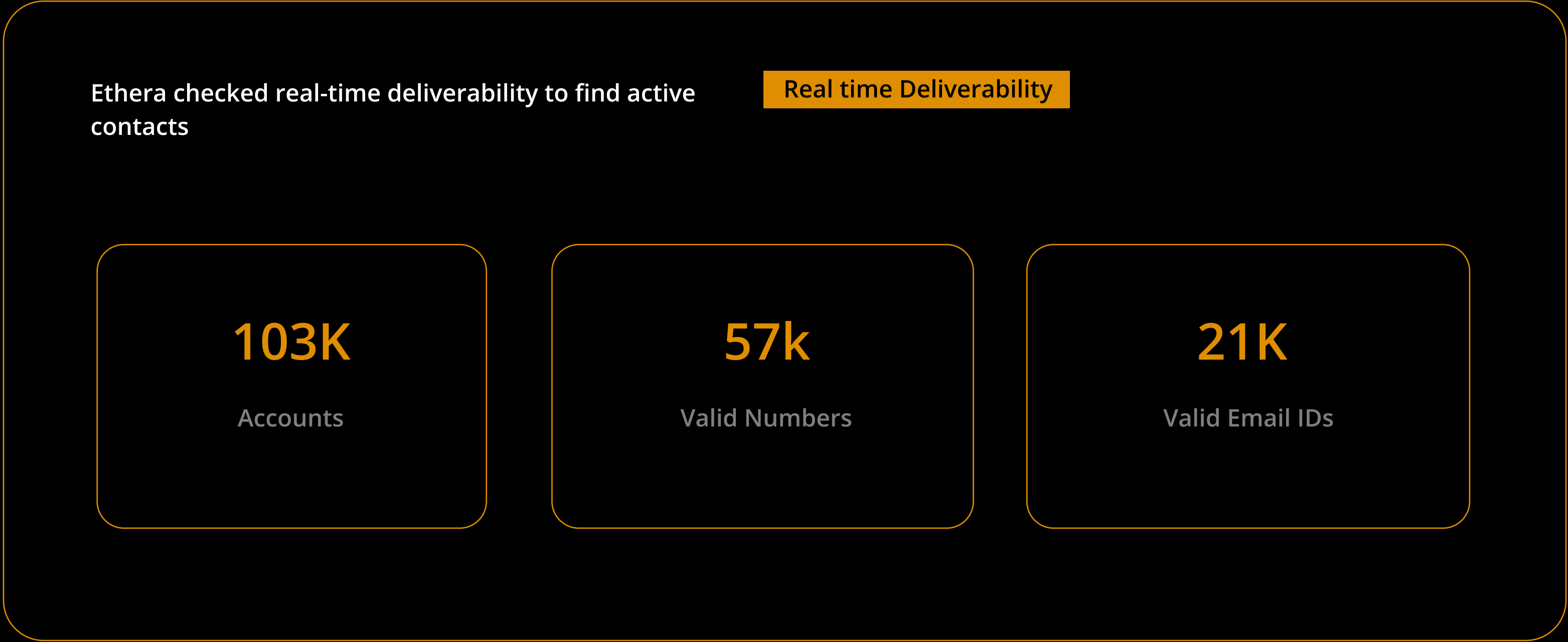
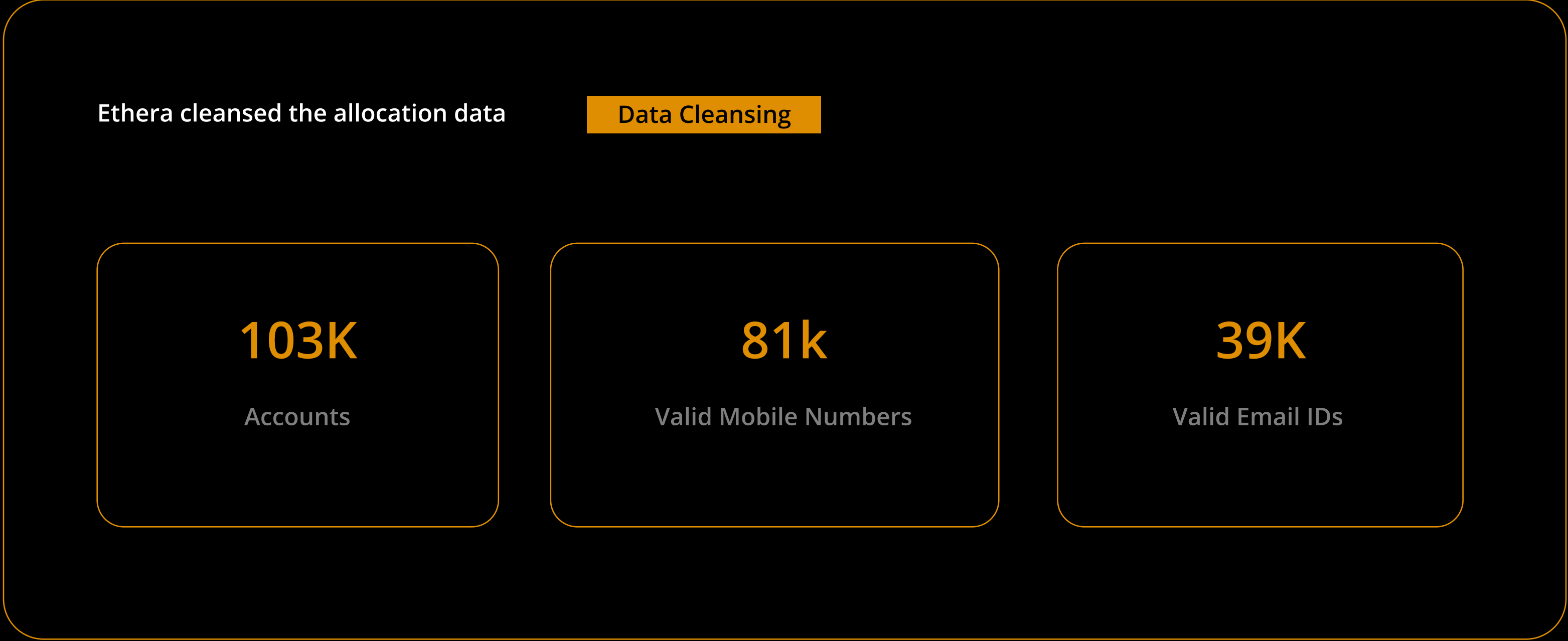
# USER FLOW



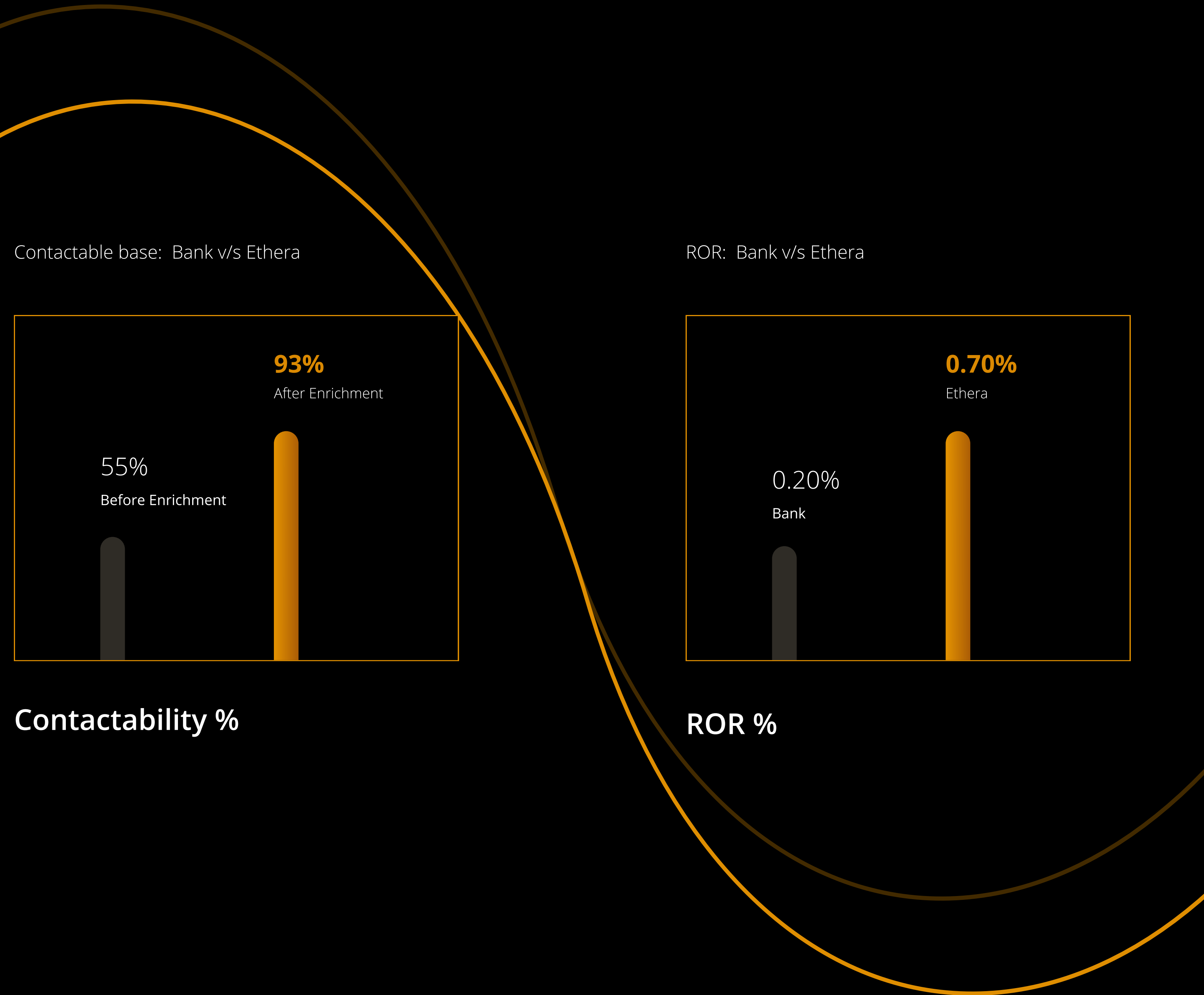
# IMPACT







PERFORMANCE COMPARISON



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