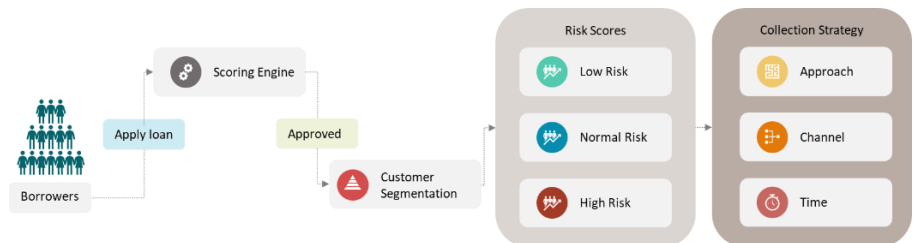


## OVERVIEW

KewCollection is a collection intelligence system that allows organisations to reduce operational and business risk while enhancing collection efficiency with its completeness in credit monitoring and strategising by leveraging AI, Big Data Analytics and Behavioural Science. It injects necessary intelligence in the entire collection process, covers customer segmentation, customer valuation, strategy mapping to appropriate collection outreach. The high-level conceptual framework of KewCollection is shown as below:



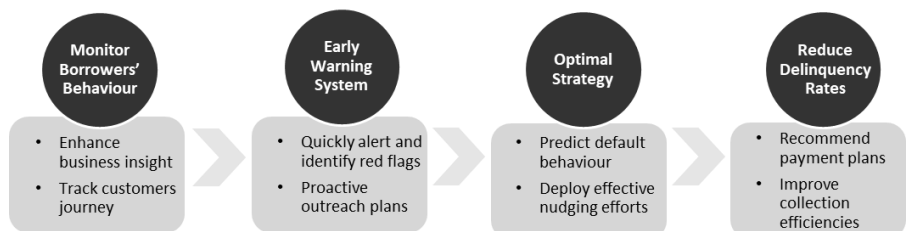
### Key Features

- End-to-end collection components that enhance the collection process
- Data-driven process and behavioural considerations that improve positioning for collection strategy
- Comprehensive Modelling: Clustering & segmentation, Cohort analysis and Key factor identification
- Accurate customer's risk rating segmentation by the probability of default and early warning of risks.
- Embedded behavioural science that enhances results by behavioural targeting
- AI-driven Mediation Engine that enhances operational efficiency

## KEY FEATURES & BENEFITS

### The Main Objectives in Obtaining a Collection Intelligence Model

KewCollection effectively generates insights by building a powerful and up to date collection strategy with end-to-end collection components. The main functionalities and the objectives of the collection intelligence system are illustrated as below:



### Position Right Collection Strategy to the Right Customer at the Right Time with Data-driven Processes and Behavioural Considerations

KewCollection cleverly uses data to map the customer journey and behaviours. AI-powered data acquisition is involved to obtain all publicly available relevant data regardless of structured or unstructured. These

**Key Benefits**

- Position the right collection strategy to the right customer at the right time
- Achieve desired outcomes with comprehensive modelling
- Reduce delinquency rates with immediate proactive outreach plans
- Making better collection decision with a suitable collection strategy based on the probability of default
- Enhance collection efficiency by leveraging behavioural science.
- Improve operational efficiency by reducing turnaround for mediation confirmation

**alternative data** will significantly complement internal data sets that are mostly static. The data-driven customer process starts with aggregating data from all potential data sources across lines of business, analysing customer journey with multiple touchpoints and behavioural considerations, intelligent engagement with customers through priority assignments by leveraging AI, big data analytics and behavioural science to position the right collection strategy at the right time.

### Achieve Overall Objective and Outcomes with Comprehensive Modelling

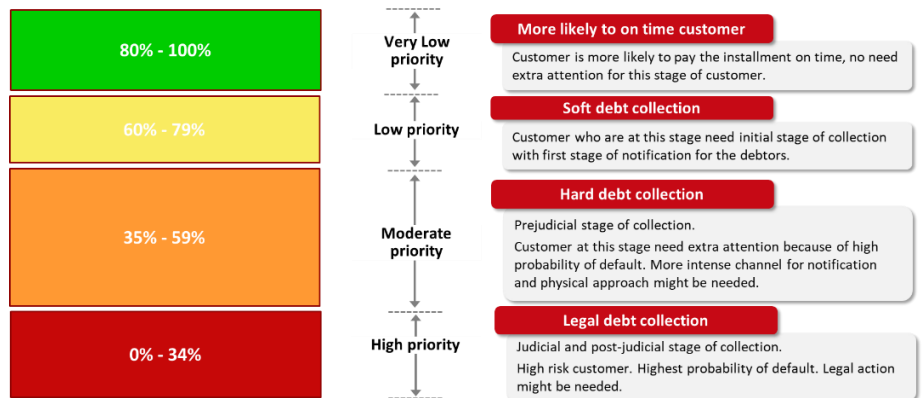
Different types of modelling are conducted in KewCollection allow the organisations to successfully achieve the desired outcomes. The Machine Learning models that are involved are clustering & segmentation, Cohort analysis, early warning of risks, probability of default, mediation recommendation and others. The clustering and segmentation model provides recommendations of a collection approach based on the segmentation of customers. Cohort analysis mitigate risk based on product type and customer lifetime. while key factor identifications use predictors to profile new customers and derive probability. These are completed with an early warning predictive score to alert the organisations.

### Reduce Delinquency Rates by Receiving Early Warning of Highly Potential Collection Failure Cases

KewCollection accurately predicts the customer's default behaviours by applying predictive analytics with machine learning models. A comprehensive monitoring process will be running continuously to monitor borrowers' behaviours in order to enhance business insights and track customers journey. The collection department will receive immediate alerts and identify red flags for the potential default situation by the automated early warning system which allows the collector to implement proactive outreach plans through omnichannel like mediation interaction on self-services platform or reminders through email or call to reduce delinquency rates.

### Making Better Collection Decision based on Probability of Default with Behavioural Analytics

Segmentation of customer's risk rating with behavioural analytics based on probability of default is included in KewCollection which includes very low priority, low priority, moderate priority and high priority level. It provides suitable collection strategies and approaches for each risk level of customers to allow the organisation to make a better decision that effectively reduces business risk.



### Optimise Collection Management by Leveraging Behavioural Science in Credit Monitoring Framework

Behavioural Science is being employed in KewCollection to improve collection efficiency. It is involved in:

- **Predictive Analytics** – Identification & segmentation more than demographics and repayment history with behavioural considerations
- **Influence Approach** – Gamification for contact centre & field collectors that are able to integrate with an incentive strategy
- **Behavioural Targeting** – Generate personalised messages for better behavioural targeting by applying behavioural science techniques like “Social Proof”

#### Related Products

- [KewMann Artificial Intelligence \(KAI\)](#)
- [KewMann Influence Platform \(KIP\)](#)
- [KewScore](#)

### Increasing Operational Efficiency by Reducing Turnaround for Mediation Confirmation

Mediation can be agreed on screen in a few minutes which will no longer be required to go through a long process of onsite agreement from both customer and collector sides with the use of an AI-driven Mediation Engine. The collectors can initiate a personalised payment plan immediately on-screen with a simple process that eliminates waiting time for new mediation plan to be agreed upon from customers which improve operational efficiency.

## Learn More

Get yourself a free consultation specifically for your organisation with KewMann experts at <https://www.kewmann.com/company/contacts>.

### About KewMann

KewMann is the only data and behavioural science company in Asia that acquires, analyses and applies data to predict and influence human behaviours. In an increasingly digitalised world, KewMann believes that organisations must fully leverage all structured and unstructured data to gain deeper insights about the customers and employees in order to deliver products or services that could effectively and efficiently achieve organisational goals and gain the ability to influence the desired outcome.

#### Singapore

KewMann Pte. Ltd.  
12 Marina Boulevard,  
Marina Bay Financial  
Centre Tower 3, #17-01,  
Singapore 018982

#### Malaysia

KewMann Sdn. Bhd.  
Unit 32-01, Level 32, Tower B,  
The Vertical Corporate Towers  
Avenue 10, Bangsar South, No.8,  
Jalan Kerinchi 59200, Kuala  
Lumpur, Malaysia.

#### Hong Kong

KewMann Limited  
9/F, 33 Des Voeux Road  
Central, Hong Kong



<https://www.facebook.com/kewmann>

<https://twitter.com/kewmann>

<https://www.linkedin.com/company/kewmann>