



## Predictive Credit and Collections Offering

Your organization can't put its capital to work if it's tied up in receivables. However, different customers have different reasons for late payments. Even loyal, high-value customers can forget a payment. That's why effective collections requires a nuanced, tailored approach to avoid alienating high-value customers while still maximizing on-time payments.

### **The end of one-size-fits-all collections**

Predictive Credit & Collections allows you to go beyond just predicting which customers are at risk of late payment or subscription lapses. Our tailored machine learning techniques take account of your organizations specific customer behavior patterns and unique characteristics before surfacing the exact factors that predict a customer's risk. This technique ensures actionable intelligence is given to inform targeted interventions and automatically refreshes the model as customer behavior evolves.

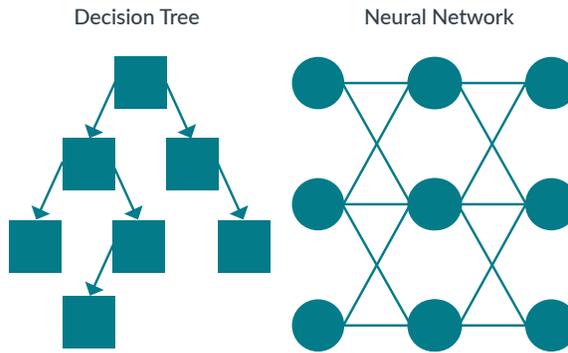
### **Actionable intelligence enables meaningful improvement**

Once accounts are in collections, our analytics can give you an objective, evidence-based approach for segmenting delinquent accounts. This enables the creation of micro-targeted communications and messaging that are designed to maximize repayment while maintaining good customer relationships.



## Model

Fresh Gravity's cutting-edge Machine Learning techniques are modelled and empirically validated to automatically identify which factors contribute to risky customers within your unique customer base. This model is then optimized to correctly predict future delinquencies measured by those risk factors.



## Value Delivered

### Quantify

risk levels in aggregate, and on specific customers & segments

### Identify

meaningful segments or specific customers that business users can take timely action upon

### Minimize

the amount of capital within collections through preventative actions, while also minimizing impacts to loyal customers

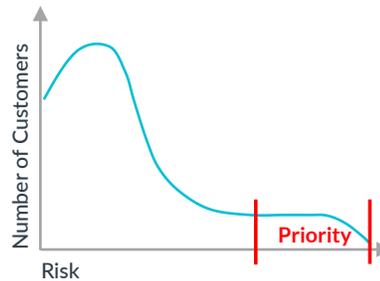
### Accelerate

the collections process thereby optimizing collections resources & level of effort required

## Predict

Once trained, the model will correctly predict risk of delinquency at an actionable time. We interpret these model outputs into meaningful clusters off criteria such as:

- Demographics and firmographics
- Past relationship with your organization
- Dunning activity to-date



## Mitigate

Based on model predictions, Fresh Gravity can provide the clustering analytics that enables decision makers to pro-actively implement differentiated actions on specific customers in unique situations relative to the business relationship. The Fresh Gravity difference is that we don't rely on the user to stumble upon actionable insights. Our techniques ensure they come directly to the surface providing a tailored dunning strategy for each unique customer and situation.



## Advise

Fresh Gravity's Credit & Collections offerings can help you not only understand the root causes for delinquency and design targeted measures for each account, but also provide clear, differentiated recommendations to collections staff. With sufficient transaction volume, the outcome of these discussions can be integrated into future model results & recommendations.

	Customer	Invoice	Due	Last Contact	Recommended Contact
1	ABC Corp. 800-xxx-xxxx	\$743	6/10/17	8/19/17 Firm Email	Firm Email <a href="#">Link to Rationale</a>
	Segment: Large/Loyal Credit: AAA	#484509	90 Days Late	<a href="#">My Notes</a>	
2	Parallax, LLC 800-xxx-xxxx	\$743	6/10/17	8/19/17 Firm Email	Firm Call <a href="#">Link to Rationale</a>
	Segment: Medium/New Credit: AA-	#480234	92 Days Late	<a href="#">My Notes</a>	

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