



Get Paid Faster

Utility - Energy Business Case

THE CUSTOMER

**ENERGY
SUPPLIER**



OPERATIONS: PORTUGAL

SEGMENTS: B2B AND B2C

ELECTRICITY

NATURAL GAS

CURRENT STRUCTURE

OPERATIONAL STRUCTURE



OPERATIONAL FLOW

1st Stage - till contract = inactive

- Customer Support
- Emails
- SMS
- Inbound and Outbound Calls

2nd Stage - 90 days

- External Agency
- Black Box Management
- Performance Metrics given at the end of the period

3rd Stage

- Legal Actions when the amount of the debt justifies the procedure

CURRENT SITUATION

DEBT MANAGEMENT



SEGMENTS: B2C

NO ACTIVE CONTRACT

+2000 NEW FILES MoM

**DELINQUENT STAGE DEBT
AVERAGE = 215D OVERDUE**

EXTERNAL AGENCY



CONFLICT OF INTERESTS

**LACK OF CONTROL OF THE
PAYMENTS RECEIVED**

DATA PRIVACY

BASIC MANAGEMENT

CUSTOMER SUPPORT



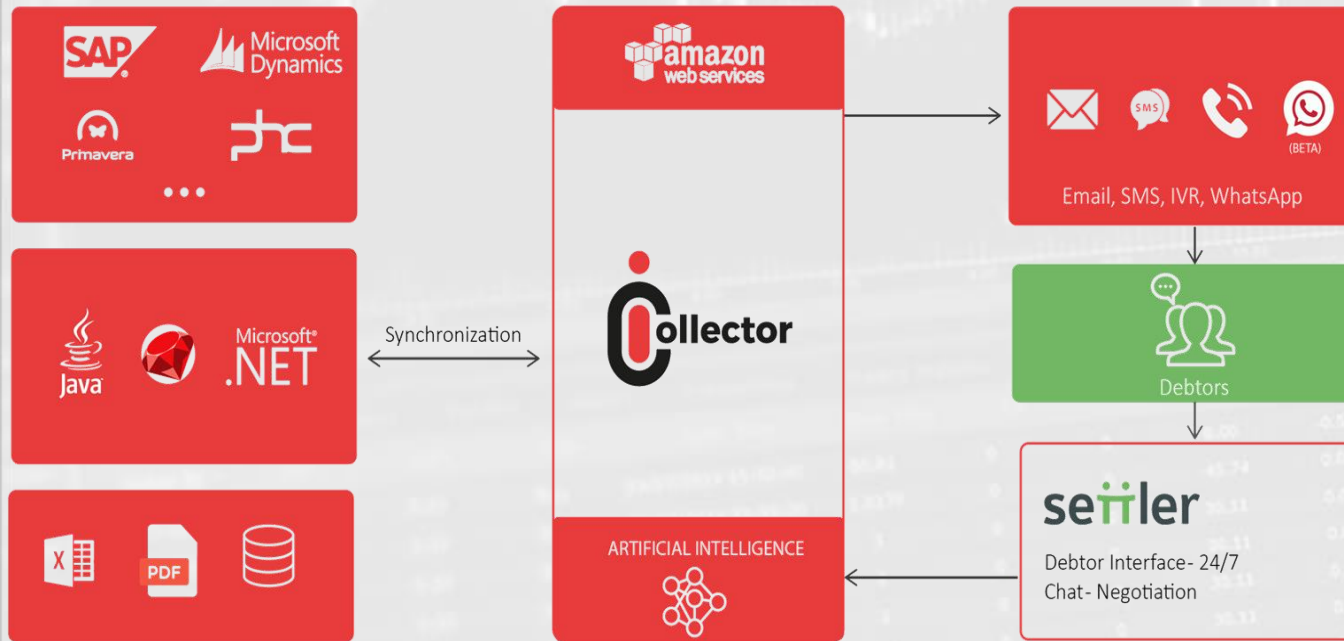
NOT SPECIALIZED

NO FLOW DEFINED

BASIC MANAGEMENT

KYC NOT EXISTENT

THE SOLUTION



INTEGRATION*

Dedicated ETL process

Input of Data - Customized Excel spreadsheets by secure FTP

Creation of Profiles to each debtor and place them into the best suitable Cluster

3 communication channels open: Emails, SMS, IVR

Multi-Level Templates (2 levels)

Online Payment updates

Aggregate Current Account management

Notification throttling aligned with the capacity of the support desk

GDPR complaint

*the integration methods were chosen by the customer.

THE SOLUTION

IN DEPTH DATA PROCESSING

PROFILING



Contact Information

Analyze payment patterns

Analyze behavioral patterns

Determine income cycle

CLUSTERING



Flexible Individual
Collections Strategy

Willingness to Pay

Tier of the debt

Probability of paying

DaaC*



Capture debtor's interest

Keeping him/her in the
loop

Proactively present
solutions to the problem

Guide the debtor towards
the payment

* Debtor as a Customer

NEW STRUCTURE

OPERATIONAL STRUCTURE



OPERATIONAL FLOW

1st Stage - till contract = inactive

- **Customer Support**
 - Emails
 - SMS
 - Inbound and Outbound Calls

2nd Stage - 90 days

- **Invisible Collector**
 - Automatic Management
 - Performance Metrics given at any time
 - Full compliance with GDPR

3rd Stage

- **Legal Actions** when the amount of the debt justifies the procedure

KEY PERFORMANCE INDICATORS

BEFORE

INFORMATION SECURITY – X people have access to debt files

ONLINE PERFORMANCE METRICS – Information on receivables is shared on a daily basis

NOTIFICATION CONVERSION – Not Available

COLLECTIONS RATIO – 7,2%

INFORMATION UPDATE – Dedicated page updated once a day

NEW DATA COLLECTION – Not Available

OPERATIONAL COST – 0,062€ per each euro managed

DATA PROTECTION ISSUES – Minimum Requirements - sFTP

CONFLICT OF INTEREST – Not controllable

MANAGEMENT QUALITY – Basic Management

AFTER

INFORMATION SECURITY – Encryption Protocols

ONLINE PERFORMANCE METRICS – Available at all time

NOTIFICATION CONVERSION – Changes can be made

COLLECTIONS RATIO – 15,9%

INFORMATION UPDATE – Available at all time

NEW DATA COLLECTION – Debtors can update their personal data at any time

OPERATIONAL COST – 0,035€ per each euro managed

DATA PROTECTION ISSUES – Fully compliant with data protection laws

CONFLICT OF INTEREST – None. Management procedures are self-contained within the portfolio

MANAGEMENT QUALITY – Debtor as a customer with deep learning analysis

FOUNDERS



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Prizes



#collections
#management
#predictive
#cashflows
#behavior
#API
#CRM
#ERP
#AI
#machinelearning

invisible collector

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