

# ALI Solutions Corporate Datasheet

*Raising the Decisioning IQ of Financial Organizations*

## Historic Challenges

We are faced with unprecedented challenges in consumer risk management and collections – and the rate of change is accelerating.

Today's economy has fundamentally changed the underlying consumer risk profile. Customers who traditionally represented "good" credit risk are now suddenly unable to make payments, and for their first time find themselves behind on payments and engaged in the collections process. Financial hardship, property value loss, along with troubled industries and associated job loss, government regulation and intervention create complexity and new categories of consumer risk.

Increasing numbers of individuals unable to make payments now result in incredible competition for lenders collecting consumer debt.

## Dynamic Requirements

Staying the course is simply not good enough and "business as usual" no longer exists. New risks and new categories of consumer stress require new tools, policies, procedure and data – and legacy systems were not designed to keep pace with today's rate of change.

The key to success hinges on your ability to identify "at risk" customers before they emerge and become obvious. Preemptive risk management requires early, accurate risk detection of pre-delinquent customers coupled with proactive treatment policy. Risk assessment must be event-based and dynamic so actions can be taken while alternatives exist both for the consumer and the lender.

With new customers entering the collection process it is more important than ever to establish holistic views of consumers by fusing internal and external information and to apply analytics that optimize individualized treatment. However, resources are scarce, so every custom interaction must be executed in an efficient manner through an optimal channel to maximize contact, response, payment and customer loyalty.



*Dynamic Decisioning. Unleashed.™*

## Proven Solutions

For more than 16 years, ALI Solutions ("ALI") has been providing innovative event-based analytic solutions for the world's leading financial service organizations worldwide. Our solutions enable clients to execute more effective preemptive risk management and collection policies in a more efficient manner. We provide flexible technology to efficiently fuse customer data, event-driven predictive analytics to accurately understand customer behavior and a collaborative service engagement that leverages our deep domain knowledge to maximize our clients return on investment.

ALI's solutions manage risk and mitigate losses throughout the entire consumer credit lifecycle such as assessing risk on the first day of credit card usage, identifying optimal mortgage loan modification offers for performing and non-performing loans based on NPV, determining optimal collections treatment and the most effective channel and time of day to contact customers.

## Satisfied Customers

ALI's success is intertwined with our customers' and we strive to deliver products and services that exceed expectation. That's why so many leading financial organizations and telecommunications companies rely on our solutions:

- **8 of the top 10 banks**
- **6 of the top auto finance companies**
- **10 of the top credit card issuers**
- **3 of the top 5 telecommunications companies**

## Innovative Solutions

This pressure in Credit Risk Management and Collections creates a need for new solutions across the entire consumer credit lifecycle – from Early-Month-on-Book ("EMOB") assessments to Proactive Account Management to optimized Collections and Recovery. ALI addresses this challenge by offering two product lines:

- **Intelligent Contact Suite™** – reduces collections expense and increases cure rates by optimizing the treatment of each account, prioritizing calls with the greatest impact on delinquency and maximizing collection utilization. It is a data-driven, scalable solution that automates campaign management while enabling rapid deployment of new strategies to meet new challenges. The Intelligent Contact Suite offers a unique way to test those strategies while still enhancing dialer efficiency and compliance with corporate and legal standards.

- **ActionOptimizer™ Suite** – helps organizations mitigate risk, reduce credit and fraud losses and increase the profitability of every client interaction at every stage of the credit life-cycle. By fully leveraging ALI's patented, event-based analytic platform which fuses data from many sources, ActionOptimizer provides an actionable decision framework that accurately predicts behavior and risk patterns. This empowers risk managers to take decisive, preemptive actions at the individual customer level, delivering maximum control over their consumer credit policy operations and balance control ratios. ActionOptimizer enables organizations to evaluate the risk of current accounts before they become delinquent or too costly to resolve.

### **Intelligent Contact Suite™**

The Intelligent Contact Suite enables organizations to reduce the cost of outbound customer interactions, improve Right Party Contacts and optimize agent resources. It is a data driven, scalable solution that enables organizations to prioritize customers most likely to respond to a call, improve risk management and collection performance, as well as contact management results. With a proven track record of delivering innovation in collections, the Intelligent Contact Suite offers an unparalleled blend of optimized processes and technologies that help improve operational efficiencies, increase performance and ensure compliance, all the while enhancing the customer experience.

### **OnQ™**

OnQ is a patented software solution that automates and centralizes campaign and policy management while ensuring call rule compliance.

### **CallTech™**

CallTech is a patented predictive analytic solution that maximizes dollars collected or sales per agent per hour. CallTech optimizes daily outbound call schedules by using call targeting analytics to determine the probability of getting a Right Party Contact and the probability of response to the call.

### **ActionSelect for Collections™**

ActionSelect for Collections is a predictive analytic solution for collections that drives optimal delinquent customer treatment decisions using Action Analytics™, optimization, and simulation.

### **ActionOptimizer™ Suite**

The Action Optimization Suite empowers organizations to manage customer policy by more accurately understanding customer value and profitability throughout the credit lifecycle. Organizations can design and implement strategies with action-specific customer level predictive models that are optimized to specific business objectives.

### **ActionOptimizer™ for Treatment Management**

Drives optimal treatment decisions at the account level by using action scores, optimization and simulation in accordance with business policies and resources.

### **ActionOptimizer™ for Early Detection**

Accelerates EMOB portfolio management and semi-active existing account assessments for risk, fraud and revenue potential.

### **ActionOptimizer™ for Payment Risk**

Quickly identifies high-risk or fraudulent payments and increases the accuracy of float/no-float decisions.

### **ActionOptimizer™ for Loan Modification**

Quickly identifies "at risk" customers within performing and non-performing loan populations, and identifies the "optimal" treatment or program for each individual account before it is too late to rectify the situation.

**Contact us today at [info@alisolutions.com](mailto:info@alisolutions.com) to enable your organization to execute more effective preemptive risk management and collection policies in today's volatile economy.**

### **About ALI Solutions™**

ALI Solutions provides event-based analytic decisioning applications that empower consumer financial services organizations to preemptively manage risk and improve profitability. ALI's solutions automate the fusion of transaction data with third party data sources to dynamically execute credit, fraud and collections policies that solve immediate business problems while easily adapting to future industry challenges. For over 16 years many of the world's most successful companies throughout North America, the United Kingdom and the Asia Pacific region continue to choose ALI because its applications are proven to help businesses mitigate losses while delivering millions of dollars in bottom line benefit.

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