

From Delinquent to Driving Forward

How we revved up Collections for
an International Automotive Company



Client Overview

An international automotive company, as a division of one of South Africa's largest banks, sought to leverage CSS Credit Solutions Service's expertise in debt collection to manage their overdue accounts. Starting in May 2022, CSS has been tasked with pre-legal collections on their late-stage accounts to maximize recovery of outstanding debts. CSS's strategic approach has yielded significant results, maintaining robust client relationships and surpassing key performance targets.

Situation Analysis/Background

To provide debt collection Services on behalf of the Client using our collections expertise to establish contact with their customers and make arrangements for the payment of the overdue arrears and ensure maximum recovery of outstanding debt from their debtors. The requirement is to perform Pre-legal collections on the late-stage accounts on matters that are up to cycle 3 in arrears.



Key Challenges

We have not had major challenges so far, except a decline in exposure caused by internal system issues from the client which the client is working on to remedy the situation.

Solution Provided

To recover the outstanding arrears and cure the accounts back to an up to date status through an omni-channel approach.



Results Achieved

SUMMARY

PERFORMANCE SINCE DEPLOYMENT – 17 MAY 2022 TO 20 June 2024

Total Accounts Outsourced Since
17 May 2022 – 11 195 Accounts

43.68% Rolled Back
achieved against a target
of **30%**

21.40% reduction in
Rolled Forward accounts
against **25%** target



Key Learnings

- To make our bespoke solutions easy for our clients with no system integration enabled through API data transfer protocol.
- To assist clients with atomization of their internal systems.

Client References

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I like your comprehensive and detailed reporting, measuring all outcomes. This is much appreciated.

Anton Kleynhans
Head of Collections
Client Reference

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As discussed with Samuel, we've observed a notable improvement in your kept rate. This progress is commendable, and we encourage you to maintain this focus. Additionally, prioritizing forbearance will be crucial as we approach the end of the month. Your dedication to these efforts sets a strong example for our other clients.

Kyle Vilakazi
Collections Manager
Client Reference



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