



Automated collections strategy for telecommunications

Transform telco collections through automation strategies for improved performance and customer relations



Collections performance directly impacts your bottom line. For telecommunications operations built on recurring revenue streams, even modest improvements in collection efficiency and cost reduction create immediate profit gains. Today's automation technologies offer unprecedented opportunities to optimize your collections strategies while enhancing customer relationships.

Strategic opportunity

The right automation strategy delivers measurable ROI by:

- Optimizing collections strategies to maximize returns
- Resolving more cases through cost-effective digital channels
- Proactively preventing payment failures before they occur
- Maintaining positive relationships with good customers
- Distinguishing collectible debt from fraud cases



Four critical automation strategies

Early Detection & Proactive Intervention	Intelligent Customer Communication	Channel Optimization for Customer Comfort	Fraud Detection & Separation
Challenge: Service suspensions damage customer relationships and recovery rates.	Challenge: 23% of late payments are simply due to forgetfulness, not inability to pay. ¹	Challenge: Embarrassment drives avoidance, making collections more difficult and expensive.	Challenge: Fraud cases contaminate collections processes, waste resources, and skew financial models.
Solution: Automated monitoring identifies at-risk customers through behavioral signals: • Erratic payment patterns and multiple extension requests • Usage reduction and credit report inquiries • Pattern of excuses and broken payment promises	Automation strategy: • Send automated reminders via preferred communication channels • Offer grace periods with automated payment options • Deploy bots for immediate, convenient payment processing	Solution: Meet customers through their preferred channels: ¹ • 38% prefer text messaging over phone calls (30%) • 20% choose email communication • 12% favor WhatsApp or messaging apps	Automated analysis: • Payment history pattern recognition • Usage anomaly detection • Identity verification processes • AI-powered suspicious activity identification
Result: Address issues before they escalate, preserving customer relationships while improving collection rates.	Result: Convert forgetful customers to timely payers without human intervention costs.	Result: Reduce collection costs while improving response rates through less confrontational, customer-preferred interactions.	Result: Focus collection efforts on recoverable debt while properly routing fraud cases to appropriate remediation processes.

¹ FICO propriety research May 2025

FICO® Omni-Channel Engagement Capability provides comprehensive automation with expert AI and machine learning capabilities:

- **Omnichannel communications:** Interactions across email, SMS, apps, IVR, web, and human agents
- **Intelligent sequencing:** Times communications and intervals for optimal customer engagement
- **Continuous optimization:** Uses outcome data to improve future collection strategies
- **Regulatory compliance:** Automated compliance with privacy and communication regulations

Business impact

This automation strategy enables your collections operation to:

- **Reduce operational costs** through digital-first processes
- **Improve collection rates** via proactive intervention and optimized timing
- **Enhance customer satisfaction** through preferred communication channels
- **Increase agent productivity** by focusing human resources on high-value, complex cases
- **Strengthen financial accuracy** by properly categorizing fraud versus collectible debt



Next steps

To evaluate how automated collections strategies can impact your specific operation, we recommend assessing your current collection processes against these automation opportunities and measuring the potential ROI based on your collection volumes and costs.

**For more information about
implementing automated collection
strategies in your telecommunications
operation, visit**

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