

8% increase in payments collected

Subprime auto lender reduces charge-offs with AI-led omnichannel collections

Founded in 2010, this subprime auto lender was on a mission: give people with less-than-perfect credit a chance to get on the road.

But as the portfolio grew, so did delinquency. Agents were already stretched thin. Leadership didn't want to just throw more headcount at the problem.

They set out to build collections that felt modern, empathetic, and designed for self-service.



8%

lift in **pre-charge-off recovery**



45%

increase in **self-serve payments**



78%

increase in **digital engagement**



23%

reduction in **cost-to-collect**

Challenge

Traditional collections meant blasting calls, emails, and letters. But consumer behavior was changing – fewer answered calls, more frustration, and slower recoveries.

The team believed there was a better way: treat customers in delinquency the same way they'd be treated while shopping online – personalized, convenient, and on their terms.

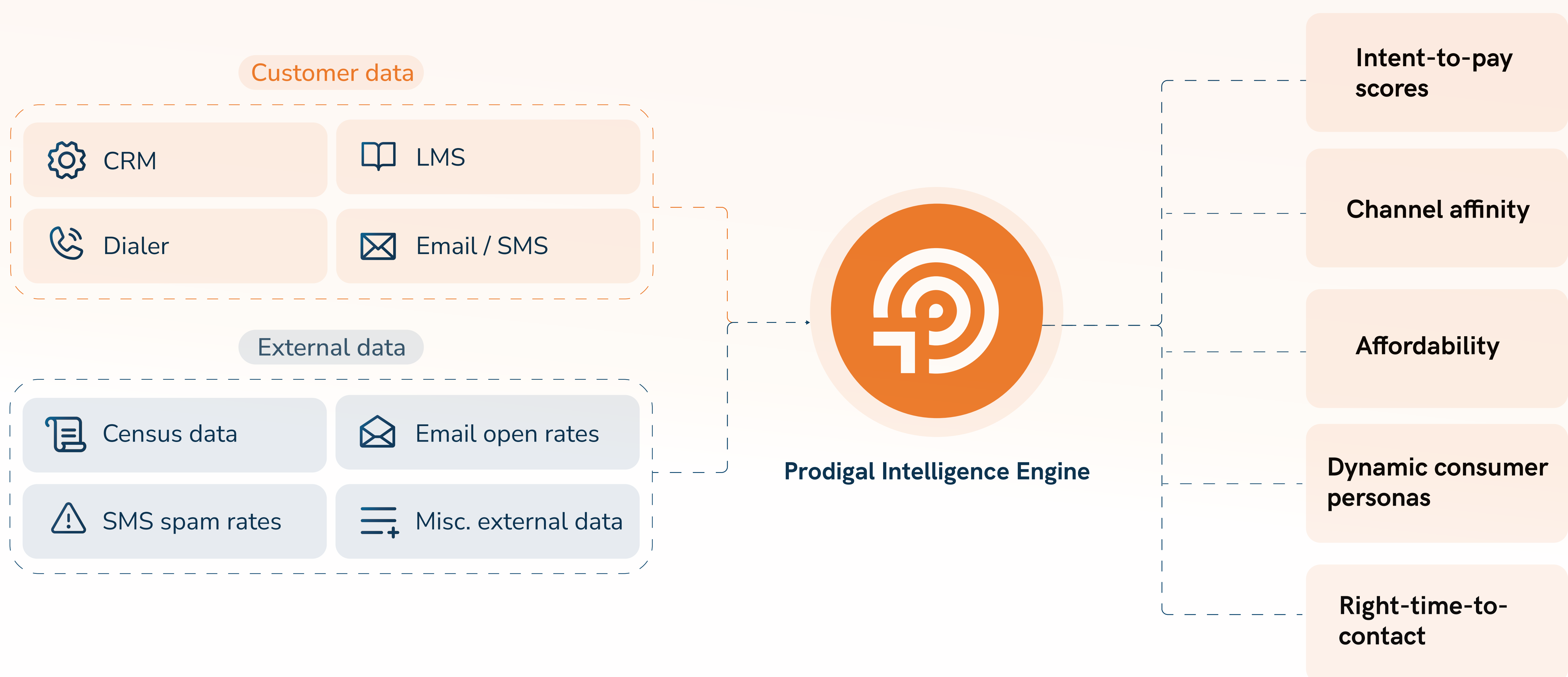
That's when they partnered with Prodigal.

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Solution

Prodigal's proCollect team unified data across CRM, dialer, payment portal, email, and text platforms. AI and ML models were then built to score every consumer on: **Intent-to-pay, channel affinity and affordability.**



These scores updated daily, creating a 360° view of each consumer. With that, the team rolled out:

- **Channel strategy** – AI recommended the best ROI channel per consumer (*call vs email vs text*)
- **Timing** – Outreach when payment likelihood was highest (*time of day, day of week*)
- **Templates** – 200+ branded SMS and email templates matched to personas (*for example, first-time delinquents, habitual late payers, consumers in hardship*)
- **Reactive outreach** – Real-time communications responding to high-intent consumer actions

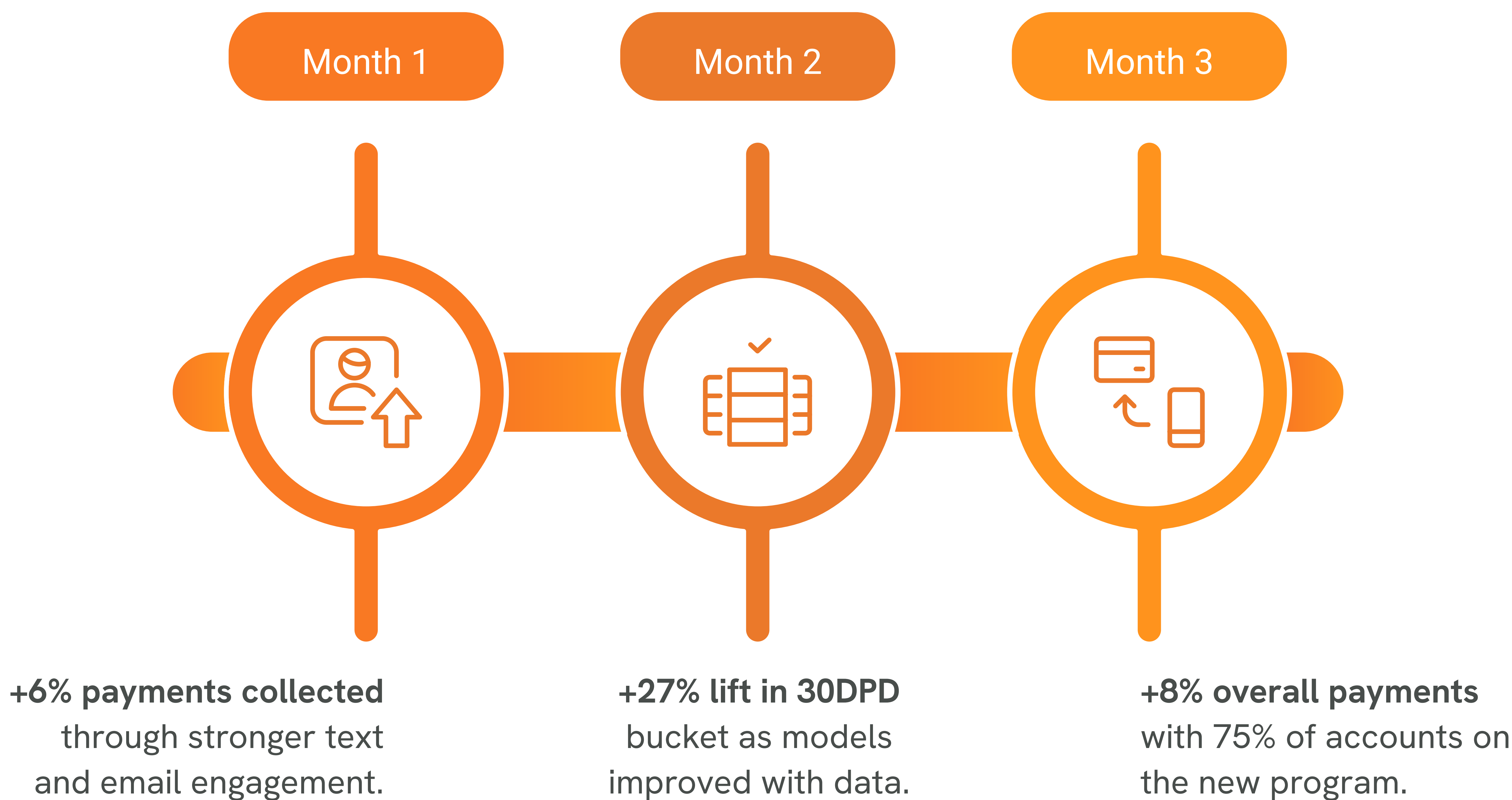
Every touchpoint became personalized and optimized for collectability.

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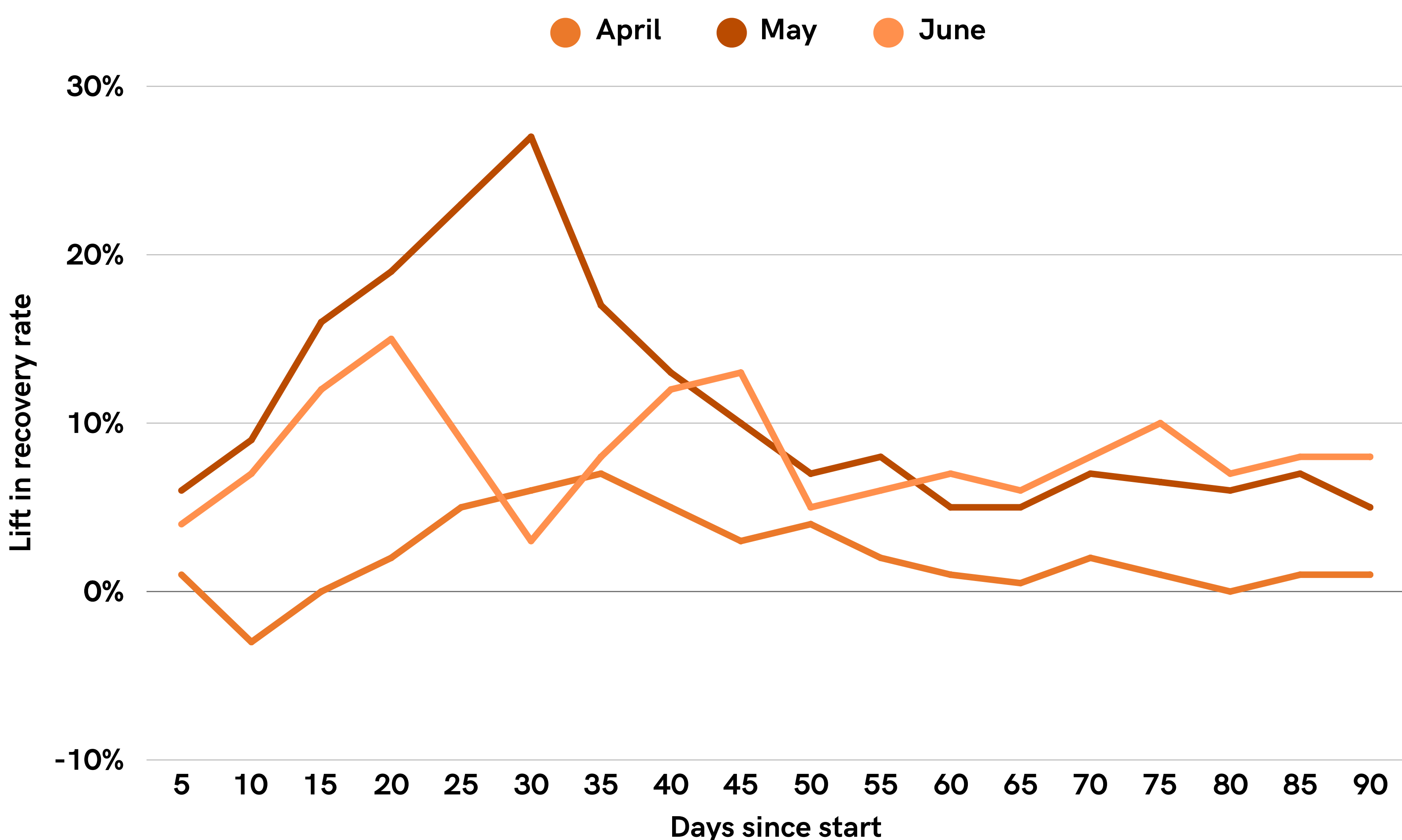
Results

The lender began with a champion-challenger rollout, testing Prodigal on 33% of their pre-charge-off portfolio while the rest stayed on the legacy process.



Agent productivity also improved with a steady increase in dollars collected per agent per hour.

Encouraged by the results, the lender moved quickly to expand Prodigal to cover 100% of pre-charge-off accounts, and is now preparing to unlock the same gains in post-charge-off recoveries.





AI agents for loan servicing and collections

www.prodigaltech.com

