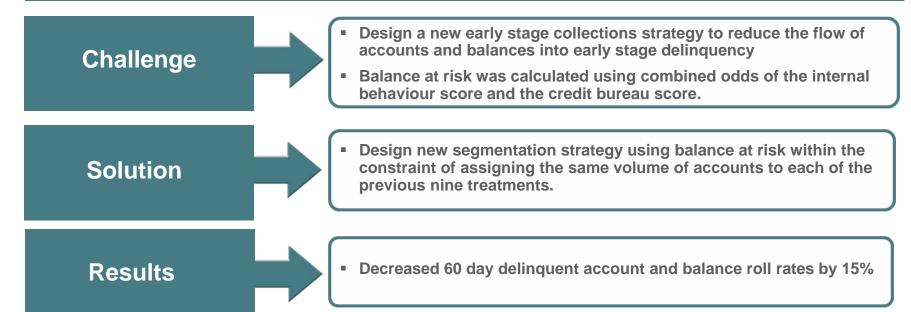
## **Strategy Design Consulting**

Success stories

## Canada: balance at risk collections (credit card)



Applying a balance at risk approach using both the behaviour score and the credit bureau score was more effective. Keeping the same actions and number of treatments within the trees but using balance at risk combined with a data driven approach allowed for a more effective redistribution of actions and resources, ultimately yielding a higher return.

