

## A NEW APPROACH TO DATA INTEGRATION

### Telecommunications leader receives over \$1MM in recoveries and lowers legal risk with an innovative AIS data solution

One of the world's largest telecommunications providers partnered with AIS to implement a bankruptcy monitoring solution that did not require any of its customers' Personally Identifiable Information (PII) to be shared outside of its own network. This new approach ensured data security, expedited the notification process, lowered the provider's exposure to stay violations, and increased its recoveries on bankruptcy debt.

#### THE PROBLEM TO SOLVE

The wireless carrier, with over 100 million subscribers, lacked a comprehensive bankruptcy notification solution. It relied solely on Electronic Bankruptcy Noticing (EBN) to identify and status bankrupt activity within its portfolio.

EBN-only notifications were often delayed. The process also required bankrupt debtors to list the Telco provider as a creditor in the case, which only happened 50% of the time. This led to missed notices and the potential for automatic stay violations.

In addition, since many accounts were not properly marked as "Bankrupt" in the carrier's system of record, they were unable to file Proofs of Claim to recover the outstanding debt.

Given the industry's growing concerns around cybercrime, third-party data transmission was perhaps the greatest obstacle facing the Telco.

As part of the matching process, most data providers require their clients to transmit files containing customer PII.

However, sharing customer PII outside of the Telco organization was prohibited, making it extremely difficult to work with external suppliers.

#### THE AIS SOLUTION

AIS partnered with the wireless carrier to develop a customized data delivery model that did not require any PII. The notification solution was driven by AIS's proprietary bankruptcy database, which has proved to be significantly superior to others in the market, in terms of depth and quality.

All bankruptcy case information collected by AIS was sent to the client same-day, cutting the notification process down by five days. This included key base notifications (Petition, Discharge, Dismissal, Close, Conversion) and free updates (Attorney, 341 meeting and Trustee).

The new notification process, which collected daily, nationwide court data, also allowed the Telco to identify bankrupt accounts even when they were not listed by the debtor on the creditor matrix.

AIS worked with the client to create a detailed specifications document that clearly defined the solution's requirements. In less than a month, AIS had scoped the project, completed development, performed parallel testing, and received final approval to deploy the solution.

Throughout the implementation process, AIS had a dedicated team of technical resources available 24/7 to ensure that the solution met each of the client's requirements.

## CASE STUDY - A NEW APPROACH TO DATA INTEGRATION

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### THE OUTCOME

By partnering with AIS to develop a uniquely innovative data integration solution, the wireless carrier was able to safeguard their customer data while compressing their bankruptcy notification timelines by more than 70%.

Timely notifications, along with the new ability to identify filings where the customer did not list the Telco provider in the bankruptcy, resulted in fewer stay violations and improved compliance and risk controls.

The wireless carrier saw a drastic increase in bankruptcy volumes, receiving over 300,000 new filings in the 12 months after deployment. This led to an increase in claim filing opportunities and as a result, the carrier nearly doubled its annual recovery revenue.

Using its proprietary claim filing technology platform, AIS, once again, partnered with the Telco provider to ensure all claims were filed accurately and timely. On average, the provider has seen an annual lift of over \$1,000,000 in recoveries.

### FACTS & FIGURES



#### **100 % Customer PII Protection**

with data residing behind client firewall



#### **70% Faster Delivery**

with data received within 24 hours



#### **300,000 New BK Filings**

identified over a 12 month period



#### **\$1MM of Increased Recoveries**

based on new claim filing opportunities

### ABOUT AIS

AIS is a technology and process engineering company committed to lowering costs, improving quality and reducing cycle time for our clients. Our software robotics and expert talent manage the day-to-day work within loan administration and default legal processes so our clients can focus on growing their business. Using a lean Six Sigma approach, our team reviews client processes, eliminates non-value adds, and streamlines productivity. We build and share financial and legal technology to automate and optimize workforce performance. We recruit, train and manage highly-skilled human resources to meet project-based or full-time staffing needs. Our clients have global access to a wide-ranging team of subject matter experts specializing in data/analytics, technology, business process outsourcing, legal support, and loan servicing. We serve a variety of industries including automotive finance, banking, credit card, mortgage, and telecommunications.