

Credit Line Increase Policies

A mid-sized lender in the US approached 2OS to aid in the optimization of its current credit line increase (CLI) policy. Through an initial diagnostic and an analytic deep-dive, 2OS developed several tests and new CLI programs for the client to implement in order to continue its high growth rate.

RECOMMENDATIONS & RESULTS

Testing of new CLI strategies

To engage with populations such as low utilization, low risk, or dissatisfied customers, 2OS developed several CLI programs for the client to test into, with a goal of having all programs implemented together post-testing. These tests will promote customer engagement, add clarity to the CLI process, and reward the client's best customers.



\$25MM+

estimated annual value

Treatment of inactive customers

2OS developed several recommendations surrounding the strategies in place for inactive customers. This included quick reengagement and more targeted CLIs in order to minimize losses.



\$5MM+

estimated annual value

Differentiation of CLIs by current line

The client did not currently differentiate CLIs given by a customer's current line. 2OS recommended differentiating by identified customer segments in order to increase profitability.



\$4MM+

estimated annual value