

Debt Repayment and Lead Management with IPDA and DecisionRules

IPDA is a South African financial services company specializing in debt repayment and payment distribution. As one of four licensed providers of third-party payment distribution and debt review in the country, IPDA ensures regulatory compliance while managing complex debt recovery for financial institutions.



The Challenge

IPDA faced several operational hurdles that limited its ability to scale and efficiently manage its growing volume of debt recovery cases:



Manual Processes

Lead categorization and debt evaluation relied heavily on manual workflows using Excel formulas like VLOOKUP and COUNTIF. These processes were labor-intensive and not scalable.



Inefficient Lead Processing

High lead volumes from multiple channels (SMS, emails, and call centers) led to delays in processing and categorizing leads, reducing operational efficiency.



Complexity in Data Management

Each lead source had unique requirements, making manual workflows prone to errors and time-consuming.



Compliance Demands

Operating in South Africa's heavily regulated financial sector required workflows to align with strict legal frameworks, further complicating the processes.

Why the Shift Was Essential

To stay ahead in a highly regulated and competitive environment, IPDA sought to replace outdated manual systems with a smarter, automated solution that could handle growing demands and ensure compliance effortlessly.

Results and Impact



Time Savings

Automation saved time equivalent to two full-time employees, allowing staff to focus on strategic priorities.



Increased Lead Processing Capacity

Over 500 leads per month are now automatically processed, categorized, and routed with speed and accuracy.



Faster Turnaround Times

Real-time processing and categorization of leads drastically reduced delays, improving creditor and debtor satisfaction.

Cost Savings

Replacing manual workflows with automation significantly lowered operational costs, aligning with typical savings of 20–30% in similar scenarios.



Regulatory Compliance

Automated workflows ensured 100% compliance with South Africa's stringent debt laws, mitigating risks of penalties and disruptions.



Seamless Deployment

Integration completed within one week, minimizing downtime and demonstrating DecisionRules' rapid deployment capability.



Future Plans

Expansion to Insurance Products

IPDA will leverage DecisionRules to automate lead qualification for new insurance offerings, ensuring scalability and precision in lead management.

Enhanced Decision Workflows

Future use of DecisionRules' upcoming features will enable more complex workflows, including human intervention points, further improving automation and compliance.

Why DecisionRules?

IPDA selected DecisionRules to automate its lead categorization and streamline debt recovery workflows, citing the following reasons:

- ✓ Ease of Use
- ✓ Scalability
- ✓ Cost Efficiency
- ✓ Automation Capabilities
- ✓ Regulatory Compliance
- ✓ Rapid Implementation

The partnership between IPDA and DecisionRules has revolutionized debt repayment and lead management processes. By automating workflows, improving lead processing efficiency, and ensuring compliance, IPDA has achieved significant cost savings and operational improvements. With DecisionRules, IPDA is not only meeting its current operational demands but also building a scalable framework to support future growth and innovation in South Africa's financial services market.

