

TP Launches AI-Powered Debt Collection Solution With 40% Recovery Rate

Description

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Debt collection has long been one of the more thankless corners of financial services â?? high operational costs, inconsistent agent performance, and the constant tension between recovering whatâ??s owed and not alienating customers in the process. A Singapore-based arm of global digital business services firm TP (formerly Teleperformance) thinks agentic AI can do better on all three fronts at once.

The company has launched **TP.ai FAB Collect**, an AI-powered collections solution built on its proprietary TP.ai FAB (Foundational AI Backbone) framework. The product is designed to orchestrate human negotiators and AI agents in a hybrid model â?? letting AI handle high-volume, routine outreach while routing complex or sensitive cases to experienced human staff.

What the numbers look like in practice

TP says the results from live deployments are meaningful. At a leading financial institution, TP.ai FAB Collect matched â?? and in some cases exceeded â?? the customer satisfaction scores of human agents. At a leading telecommunications provider, it delivered a 7 percentage point improvement in pay-to-contact ratio, a key industry metric tracking how often contacted customers actually make a payment.

Across deployments, the solution has achieved a **40% debt recovery rate** and delivered a **40% reduction in collections costs** compared to a human-only model. Those figures, if they hold at scale, represent a significant shift in the economics of collections operations.

Built for compliance, not just efficiency

One of the trickier aspects of AI in collections is regulatory compliance. Debt collection is heavily governed â?? rules around contact frequency, disclosure, and consumer rights vary by market and are rigorously enforced. TP says TP.ai FAB Collect is built with enterprise-grade compliance in mind, with the hybrid model providing a safety net: AI handles the predictable, humans handle the edge cases

where judgement matters.

The system is also designed to protect long-term customer relationships, recognising that a recovered debt at the cost of a churned customer is often a poor trade for lenders and service providers alike.

Industry recognition

TP.ai FAB Collect has picked up two awards in 2026: the AI Excellence Award from the Business Intelligence Group, and the Technology of the Year award for Excellence in Customer Service. The recognition reflects growing industry appetite for AI tools that can demonstrate measurable outcomes in regulated, customer-facing environments.

â??Collections is one of the most challenging customer interactions to get right,â?• said **Assaf Tarnopolsky**, Chief Business Development & Customer Officer for APAC at TP. â??TP.ai FAB Collect is our answer to that challenge â?? combining the empathy and negotiation skill of experienced human agents with the scale, consistency, and analytical power of agentic AI.â?•

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TP operates across more than 100 countries and serves clients in financial services, telecommunications, retail, and other sectors. The Singapore office is among the companyâ??s key APAC hubs.

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