

Becoming an AI-First Servicer

“AI has allowed us to enter segments that we previously discarded due to negative economics. This unlocks a new line of revenue that supports our growth even in a shrinking NPL market.” — Marco Freire, CEO, Whitestar

Whitestar (€10bn+ AUM) runs part of its core legal and amicable collection on AI end to end. **The AI is not a support tool. It is the engine that does the work itself.**

Margins are tightening. NPL stock is at multi-year lows and more capital is chasing fewer debtors. Legal back offices are a fixed cost that does not shrink with the market, and below a certain ticket size a human agent costs more than the case returns. Whitestar put AI on both.

Legal

Legal managers spent most of their time on administration, not on how to collect better. AI now handles the majority of incoming court documents (Citius), triages them and does the work directly in the CRM (Galaxy).

- Work that previously required a 5-person team now runs at 20% of the cost.
- Accuracy is 95%, with a strong human in the loop. The AI judges its own output and sends suspected errors to the team for review.

“We are constantly under pressure to lower costs and Vexor AI allowed us to do so while even increasing the quality of the work. The work is done directly in our CRM so the team has not even changed the way we operate.”

— Fabio Grecco, Director – Unsecured

Voice

After legal, Whitestar extended the AI to amicable collection. Same strict controls and rigor, but now it generates collections from day 1.

- Live since August on first- and third-party portfolios, collecting daily alongside Whitestar’s existing teams.
- Whitestar approves every script and every change to it. The AI negotiates within the same payment-authority limits as a human agent. Every call is recorded and screened automatically; flagged calls go to Whitestar’s team for review the next morning.

Aligned business model

Vexor is paid on outcome. Servicers work on success and so do we, so both businesses move in the same direction. Cost only rises when there is output.

Why it worked

Vexor works as an embedded provider. We worked with every stakeholder — IT, project management, governance, business — and drove the change rather than waiting for it. The pilot was jointly scoped around clear business outcomes, which avoided an eternal pilot with no ROI. Pilot to production in 3 months, integrated directly into their systems.

The engine is not built for one client. It sits on top of a servicer’s existing court feed, CRM and dialer, and does not replace them.

What’s next

Whitestar’s direction is a human-capital-light servicer: more work, better quality, structurally lower cost. Legal and voice are converging into a single “super agent” with shared context across the full case.