

iScore

REAL-TIME CUSTOMER ACQUISITION/ORDER SCORING SOLUTION

Solution brings Service (Telco) industry out-of-box model for Residential and Business customers that decreases payment risk while enabling good customer base growth.

Solution brings statistical insight into future customer behavior with probability calculation of customer honoring their obligations. It enables sales to customers with future value (including regular late payers) while decreasing risk on customers who cannot afford new services (genuine bad debt) or those who do not intend to pay (fraud).

Score is calculated by applying individual risk segmentation that is dynamically adjust with customer behavior over customer life cycle. Calculations are based on acquisition or past and current behavior data using service provider legacy data sources. Based on those data, solution creates holistic risk view, atomizes scoring process and supports one stop shop concept.

Features & Benefits

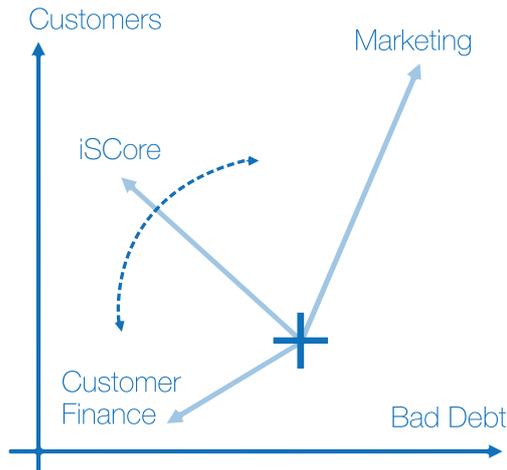
- Real-time scoring with out-of-box model for Service (Telco) industry
- Decreases bed debt and fraud while enabling sales growth to customers with future value
- Supports one stop shop concept and customer centric approach
- New and existing customers are individually scored based on application and demographic data
- Enables effective cooperation between marketing, sales and customer finance functions
- Automates scoring process and reduces scoring exception handling time
- Enables customer steering toward risk acceptable offers

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Solution Benefits



Solution brings industry proven customer acquisition/order scoring solution with algorithms and modules that can cover different economical, demographic, legislative and other local variables. It decreases bad debt and fraud while, equally crucial, enabling sales to customers with future value.

It supports one stop shop concept and customer centric approach. With pre-scoring functionality, customer creditworthiness can be established early in order capture process and thus enabling customer steer toward risk acceptable offers while maintaining customer satisfaction.

System enables effective cooperation between marketing, sales and customer finance functions with scoring process automation and transparency. Additionally solution reduces exception-handling time and optimizes internal costs.

Out-of-box modules, algorithms and functionalities reduce implementation risks while offering configurable, easy to maintain and extendable solution that can answers future challenges.

Design

ISCORING SOLUTION HAS MODULAR ARCHITECTURE WITH:

Integration layer – set of out of box APIs used for real-time and batch integration

Scoring engine – configuration driven engine enables plug and play architecture for future modules

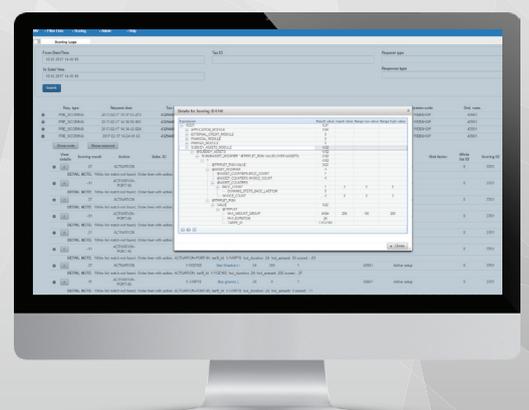
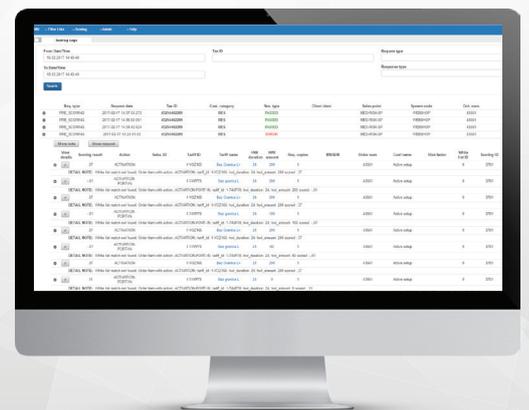
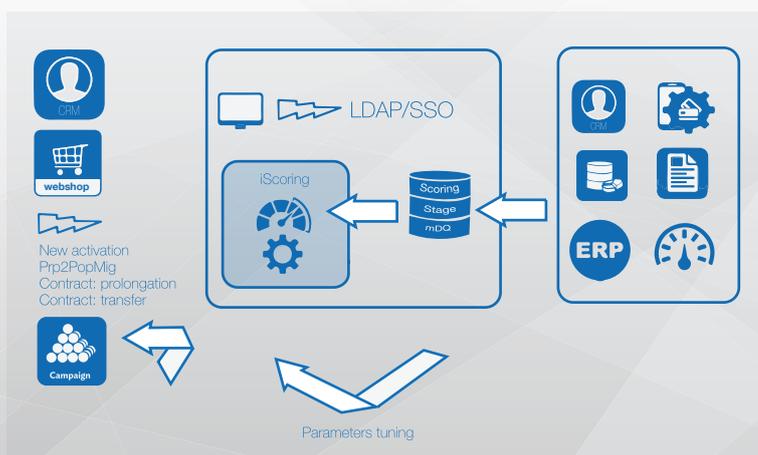
Telco Scoring modules – Black/With filter lists, Application Form, Scoring Assets, Financial and Credit rating agency modules

Stage – Incoming data is transformed into scoring hierarchies while applying data quality rules

Data Quality (DQ) - Allows monitoring and control of data consistency, according to business or technical rules

GUI – administration of solution is covered with web based GUI with MS XLS format import/export functionality

Operational reporting – enables management of system with in-depth analysis of customer order scoring calculation, analytics and XLS format export



Data mining

algorithms are used in implementation phase for variables weight calculation used in solution modules based on legacy data. In addition, algorithms can be used as module for scoring calculation through data learning by detecting significant variables and weights. Transparent structure algorithms or black box models in solution can give additional value to Service providers that have operational experience with automatic scoring process.