



ActionSelect

Is an analytic solution that determines the likelihood that a customer will respond to any given action (call, letter, e-mail, etc.) Using this information, ActionSelect then uses optimization to ensure that the best action for each customer is selected while considering your business strategies, resource constraints.

Challenge

Action Scores—Going Beyond Behavioral Scores

Behavioral scores provide a one-dimensional view by predicting the probability that an account will become delinquent or become a charge-off. Companies have traditionally used these scores to segment customers and then used rules based decisions to apply various actions uniformly across by segments.

Action scores provide a multi-dimensional view by predicting responses to various actions at the account level. These scores drive a new level of strategic actions and responses by providing a complete view of the customer, and an accurate prediction of which actions will have the optimal impact—all at the account level.

Multi-dimensional scores is the basis for optimization. Optimization takes into account the best action chosen for each account while considering your business strategies and constraints. This results in actions that minimize risk and maximize profits across your entire portfolio.

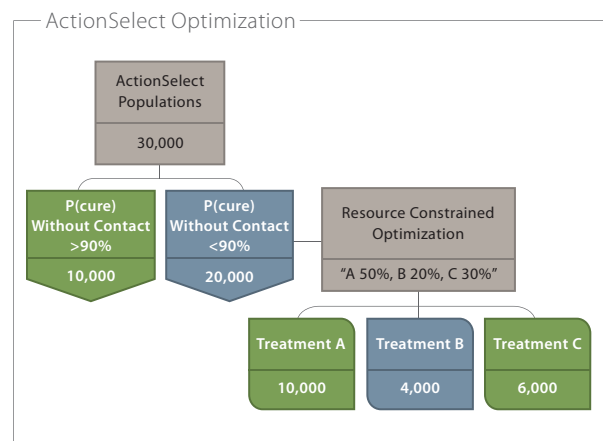
Benefits

ActionSelect moves beyond traditional adaptive control tools by using Action Scores to drive a new level of efficiency into your outbound call center. ActionSelect can be used for both collections operations and for telemarketing. For collection operations, increasing dollars collected while reducing resource costs has always been the goal.

For telemarketing, getting more revenue from your prospects lists is necessary to boosting profits and controlling costs.

ActionSelect gives you the tools to do both:

- Reduces roll rates and increases dollars collected
- Determines which accounts will pay even with out a contact
- Determines the most effective channel for those who need contact
- Optimizes over the entire portfolio to meet your business and resource constraints



Example: You don't have enough agents to call everyone. ActionSelect predicts a particular high-value customer will be just as likely to pay with an e-mail reminder. Profits are increased in four ways due to this one simple change in action: 1) agent costs are controlled, 2) collections are increased because agent focus is going to other accounts where it is really needed, 3) fee negotiation is avoided, and 4) the customer is not offended by an unnecessary call so retention is improved.

Specifications

Custom Models

Based on open standards utilizing Predictive Model Markup Language (PMML) to easily support modifications, resulting in faster deployment and validation of custom models.

Champion/Challenger

Random number generation enables unbiased test design

Architecture

Operates on a wide range of platforms supporting Java Virtual Machine 1.4.1 or higher

Tested and Supported on

Client: Windows 2000, XP

Server: Linux RedHat 7 and 9

Hardware

Deployment Platform:

Minimum - Dual 3 GHz processors with 2 GB of RAM

Preferred - Dual 3 GHz processors with 4 GB of RAM

Database Support

Oracle 8.1.7.7, Oracle 9i

Integration

Java Database Connectivity

Flat text files, FTP or E-mail



About Austin Logistics

Austin Logistics is the leading provider of event based decision support solutions that create value from every customer interaction. For over 15 years we have helped industry leaders manage risk across the customer life cycle from acquisition through the collection of outstanding debt.

Our company provides the technology, analytics and domain expertise to identify and reduce credit, fraud and collections payment risk, as well as retain and grow good customer relationships.

Austin Logistics' leverages its proprietary decision-engine platform to non-intrusively integrate into clients' existing infrastructure and provides a complete and measurable return on investment inside a year.

Austin Logistics is headquartered in Austin, Texas and maintains business and development offices throughout the United States and in Asia.

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