Angoss’ Real-time Scoring Engine is available as a Cloud service that delivers intelligent, real-time scores or recommendations to operational systems during customer interactions to support timely decision making and speed-to-action.

The real-time scoring Cloud service integrates with any operational system to provide on-demand scores, decisions models or recommendations as well as apply real-time actions or treatments. It allows for ease of use in both applying models in real-time and updating models as new information develops.

The Cloud service deploys and manages predictive models built in KnowledgeSTUDIO™ or other statistical programs through Predictive Model Markup Language (PMML). Companies are able to develop predictive strategies using StrategyBUILDERTM and deploy Strategy Tree treatments and actions in real-time.

The ability to deploy predictive models and strategies in real-time and automate the decisioning process helps companies improve agility and speed-to-action for improved business performance.

Agility and Speed-to-Action

Organizations looking to leverage real-time scoring and recommendations benefit from:

- Automated decision making during customer interactions increases the accuracy and speed of decisions—improving productivity and business agility.

- Automated predictive strategy deployment reduces the time to deploy intelligent actions and business strategies for accelerated speed-to-action.

- On-demand scoring, recommendations and segmentation provide immediate, actionable insights to support timely decisioning for improved business performance.

- API support for SOAP, REST and XML/JSON allows for simple integration with any operational systems such as line of business applications, call center systems, website etc.

- Flexible, standard model deployment includes the ability to deploy KnowledgeSTUDIO models, or models developed in other statistical programs via PMML.

- Advanced model support includes the most popular models: Logistic Regression, Linear Regression, Decision Trees, Strategy Trees, Market Basket Analysis, Scorecards, Neural Networks and Cluster Analysis.

- Centralized, remote model management and deployment lowers your upfront IT infrastructure costs and demand on internal resources.

The real-time scoring Cloud service is used for eCommerce recommendations, targeted marketing treatments, call center routing and response, credit fraud and abuse, and next sales activity, among others.
Real-Time Scoring In Action

Real-Time Product Recommendations
Product recommendations often create sales opportunities that may not have otherwise existed. Delivering product recommendations in real-time relies on understanding how similar customers responded to available options in the past.

Product recommendations should reflect the relevant options available to the customer as well as their personal preferences as identified by the customer's online browsing activity. With real-time scoring, customer preferences are updated immediately returning the most current and profitable recommendations.

Real-Time Routing of Inbound Calls
In call centers, assessing a customer's needs based on a series of triggered events can allow a business to take the right real-time action. Once a customer has been scored and segmented based on these needs, they can be routed to a service representative who is most likely to be able to address their needs based on the representative's experience and knowledge.

Fraud Detection/Loss Management
Real-time scoring can be used to mitigate fraud and loss by automating the detection of these events before they happen, based on pre-defined business rules.

Organizations can address common risks associated with credit card transactions: losses from charge-backs and fraud; operating expenses from manual reviews; and improperly declined transactions due to incorrect fraud assessments. Each of these circumstances can be detected in advance, by assessing all transactional information in real-time.

Event listeners can detect triggers that indicate whether or not a transaction is at risk of fraud. This improves fraud detection accuracy while using fewer resources as compared to manual reviews. It also maximizes profit and minimizing risk of loss.

Real-Time Personalized Insurance Rates
Insurers that provide automated rate calculators frequently gather customer information through a Web interface. This information can be analysed using a variety of models that take into account the various risk factors associated with a customer.

A score is delivered during the customer interaction that measures the risk that they represent. The real-time scoring engine correlates this score with a price plan tailored to the individual customer. This rate is then returned to the customer through the same interface during the customer session.

REAL-TIME SCORING HIGHLIGHTS:
- Automated decision making during customer interactions
- Automated predictive strategy deployment
- On-demand scoring, recommendations and segmentation
- Centralized, remote model management and deployment
- Deploy KnowledgeSTUDIO models or models developed in other statistical programs via PMML
- Advanced model support for Logistic Regression, Linear Regression, Decision Trees, Strategy Trees, Market Basket Analysis, Scorecards, Neural Networks and Cluster Analysis.
- API support for SOAP, REST, XML/JSON
- Centralized, remote model management and deployment
About Angoss Software

As a global leader in predictive analytics, Angoss helps businesses increase sales and profitability, and reduce risk. Angoss helps businesses discover valuable insight and intelligence from their data while providing clear and detailed recommendations on the best and most profitable opportunities to pursue to improve sales, marketing and risk performance.

Our suite of desktop, client-server and big data analytics software products and Cloud solutions make predictive analytics accessible and easy to use for technical and business users. Many of the world's leading organizations use Angoss software products and solutions to grow revenue, increase sales productivity and improve marketing effectiveness while reducing risk and cost.