

uAnalyze™

What should I configure in my decision strategy?
How is my decision strategy performing?
When should I modify strategies?
What should I test as a champion/challenger and when?
Is my scorecard/predictive model still performing as expected?
Is my third party data effective?
How do I optimize my decision strategy?

Decision strategies are subject to external influences (such as population make-up shifts, economic and environmental changes, and consumer perception), as well as internal influences (such as credit and collections policy and/or procedural changes, pricing plans, changing target markets, product positioning, corporate goals, product lifecycle, etc.). Careful tracking and analysis reveals the impact of such events allowing Decision Suite™ users to take appropriate and timely action.

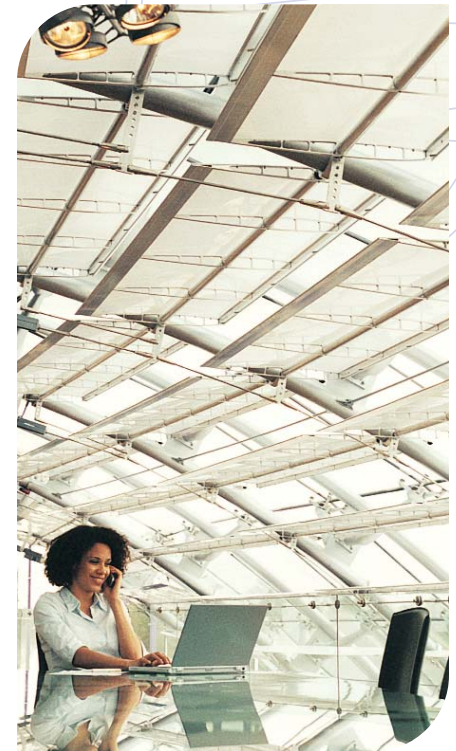
Knowing when to modify decision strategies based on changing conditions is key to optimizing the strategy to reflect current uCVM™ and, therefore, maximize value.

uAnalyze™ is an industry first, state-of-the-art data mining and reporting tool that goes beyond traditional reporting tools as it enables users to:

- Evaluate and track the performance of their portfolios on a value basis
- Monitor the performance of predictive pricing models and any other models being used by the organization, including behavioural scoring
- Robust data mining capabilities with derived variable technology
- As with all DS solutions and analytics, it is securely accessible via the internet as a thin client application
- Standard reporting templates as well as user configured reports
- Comprehensive client specific data repository for every piece of data extracted in the decisioning process. No longer will you hear the excuse 'that data is not available'
- Interfaces to standard reporting tools such as Microsoft Excel, PDF, and Access

Example: Seeing a drop in auto approvals this month? What do you do? What is the root cause of the problem? Is this a population stability issue, and, if so, in what product, sub product and market? Are the characteristics in your custom model performing as expected or out-of-sync? Or is one or a combination of Credit Bureau data elements causing the problem?

For further information, please contact Decisioning Solutions at Info@decisioningsolutions.com



By using uAnalyze™, the above example can be drilled down to identify that 3 fraud alert codes for one product line in the eastern territory over a 3 ½ week period increased the fraud alert queues to go up by 2% and decreased overall auto approvals by .5%.

What next? Perhaps this information means a strategy configuration change or that a challenger strategy is in order.

'Turning Data into Knowledge' and, in turn, using acquired knowledge to optimize decision strategies increases overall profitability.

uAnalyze™ - Unlock the past and look into the future; data mining and reporting for strategy optimization.



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