# Optiscorer

MONETIZE YOUR DATA

Optiscorer

> **Data is new oil, Optiscorer is the data refinery to active the value in data and simply explain the complex analytics.**

What is OptiScorer?

Optiscorer, is one of the three main engines under the roof of Optiwisdom, capable of scoring in many areas based on the explainable artificial intelligence. Currently, we are using various state-of-the-art algorithms, such as XGBoost or Light GBM, which are tuned to our mechanism, and we are constantly improving our system by adding new ones. In this direction, our main goal is to in-tegrate our scoring engine into any system required with Web API.

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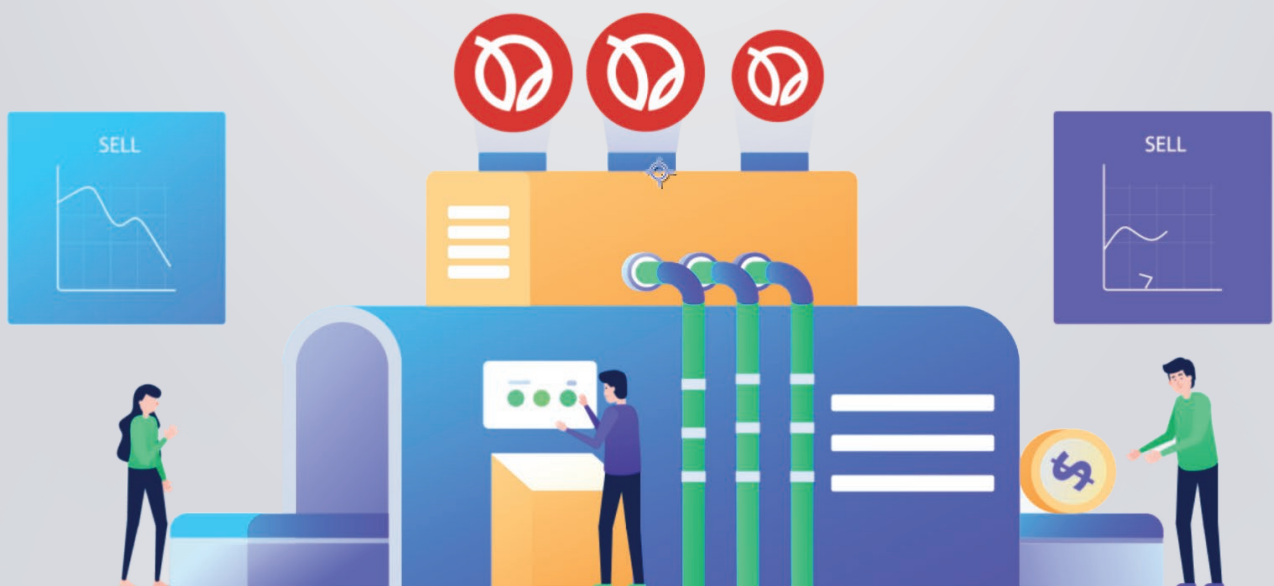
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Stock Market Value/Risk

Undoubtedly, stock market is one of the riskiest areas that can be. In order to minimize these risks, it is necessary to follow the market, political developments, regulations, companies' balance sheets and more data, and then create analyzes. However even brokers don't have that much time to do all this perfectly, for these reasons, tools that score all of this data, then develop predictions, will benefit from machine learning. Optiscorer scores the market risk and loss/gain status of stocks and guides investors by using artificial intelligence technology.

For more information, please visit our vertical product which is XchangeWiser. www.xchangewiser.com

Debt Collection Scoring

One of the biggest problems of Debt Collection Agencies is not being able to select the accounts that will make payments in a certain system. Although there are customers who make their payments on time, some customers need to contact to them many times. By scoring, the estimation of the payment status of each person's debt is improved, as well as which day and which channel the most efficient communication is predicted. Optiscorer helps to improve collections and recover efficiency, reduce write-offs and decrease staff costs through procure sorted of most vulnerable and low risk accounts list also predictions about contact way and time.

For more information, please visit our vertical product which is CollectWiser. www.collectwiser.com

Fraud Risk Scoring

Investigating every transaction for fraud is very inefficient and expensive, although not as much as the damage that fraud transactions do to companies. However, automating the system is the most efficient way to predict that a financial transaction is fraudulent. Also, by eliminating human error, fraud transactions can be completely prevented from missing out.The Optiscorer evaluates the transaction properties to develop an estimate of which transactions are fraudulent.

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Customer Scoring

Customer scoring serves to estimate customer satisfaction, find the most valuable ones, turn customer scores into profit, and find the customer lifetime value by providing information of predictive analytics. Optiscorer provide to focus on the goal by scoring big data. Through this score, convert segment your customer and determine loyalty level, special promotions and campaigns based on the segment information.

Customer Churn Prediction

Retaining existing customers is three times less costly than finding new customers for the business. However, "showing the attention to customers at the optimum level" is not always a realizable goal that can be achieved by employees.On the other hand, Optiscorer estimates potential loss through scoring and predicts through artificial intelligence. It allows to be aware of the situation and take preventive actions before the customer leaves. Through this way, marketers can stay focused on the target and easily determine which customers should be focus on.

Lead Score

Sales and marketing departments characterize potential customers' place in the buying cycle by assessing the leads' behavior related to their interest in products or services. The primary goal of companies is to get leads to the flow. When sufficient number of candidates are obtained, they stay focused on the create target. Also, Optiscorer determines the worthiness of a potential customer by scoring based on profile and behavior.

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Employee Performance Scoring

Employee performance evaluations are generally subjective, frequently conducted by a human resources specialist or employee's manager. However, it is possible to build an expert system by using machine learning to process past performance evaluations. Optiscorer scores employee performance to explore who is experiencing job dissatisfaction, close to resignation or need to be training. Additionally, it identifies the strengths and weaknesses of the employees and enables managers to make the right division of labor.

HR Retention

Nowadays companies with the number of employees increases, each employee is trained to be specialized in an area over time, but if there is no one to delegate the employee in this division of labor, it may cause disruptions. However, with Optiscorer, employees' arriving time the number of breaks they give, and other data are scored and the closest employee to the resignation can be identified. Undoubtedly, the biggest benefit of this scoring is that it saves time for the employer to find a replacement before employees' resignation.

Risk Scoring

Assessing and estimating risk is only possible by adding more data sources and benefiting from machine learning. Artificial intelligence allows companies to analyze their data and identify patterns, reveal relationships between factors that appear to be relevant or totally irrelevant, so these methods develop overlapping risk predictions rather than traditional techniques. Optiscorer provides personalized risk scoring or provides guidance for reducing risk in sectors where risk calculation is needed, such as insurance.

Credit Risk Scoring

Banks demand to keep the risk arising from the inability of the debtor to partially or fully fulfill its obligation by not complying with the contract requirements. Therefore, they elaborate to give credit to customers with low credit risk but calculating credit risk is a very complex structure and contains many components. Scoring is one of the most accurate methods of determining this. Data such as a person's demographic data, payment history and behavior can be scored, and customers can be ranked according to their risk levels. Optiscorer elicit readily score for credit risk calculation, your customers' credit risk scores by considering data such as demographic data, payment history, payment behavior.

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Marketing Scoring
Targeting with traditional methods does not always give definite results, and when combined with an improperly determined communication channel and frequency, it may become uncomfortable rather than bringing the potential or existing customer closer to the products. Therefore, this understanding can lead to negative impression. However, machine learning algorithms determine which potential customers should and should not receive marketing activities and ensure the appropriately management of the marketing budget and a high level of ROI. Alongside it is easy to find out which people are most likely to purchase the product or service through scoring. Optiscorer analyzes the least engaged prospects and determine their common characteristics and revise your targeting and redistribute your budget to focus on the highly engaged group.

Product Scoring
Products or services go through many stages until they meet the end consumer. Consequently, every step can't be among the actions of the brand. Supplying the raw material, packaging or distribution of the of the product may be undertaken by other companies. Therefore, even when mention about salt product quality, the quality of many sub-factors enters into circulation. Optiscorer provides the evaluation of the product and its components separately and elicit the real value of the product and determines the factors that need to be developed.

Channel Scoring
Sending newsletters or promotions via e-mail, using banners or in-stream video advertising on social media, or sending promotional SMS by location are just a few of the channels that marketers often refer to. However, the returns clearly demonstrate that the same channel is not used for each customer. Efficacy can be mentioned by following personalized marketing strategies. Optiscorer ensures the most effective use of the marketing budget by scoring the most effective channel and contact time for marketing campaigns.

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Upsell and Cross-Sell Scoring
The primary aim of marketers is to bring their products together to the maximum possible number of customers, but sometimes it is just as valuable to be able to sell more products or offer different options to existing customers. Optiscorer calculates the possibility of each customers' moving to the up-sale or the possibility of purchasing additional products.

Sales Person Scoring
Sales quantities vary from vendor to vendor, region to region, as well as branch to branch. Therefore, homogeneous effect analysis is carried out by conventional methods however it is very difficult to assess perform heterogeneously. In other respects, individual-based effectiveness analysis is realized by scoring for each person or element involved in the sales process individually. In the light of these developments, Optiscorer score sales person and agents then assign them to territories or accounts.

Sales Forecasting
Every marketer develops strategies to turn strangers into advocates, but they do not give the same result to every person because of strategies developed in traditional methods are target group-based. Each person has a different level of risk for exiting the system at some point on the marketing funnel. Therefore, making use of person-based scoring enables companies to determine the road maps by predicting the possible buying behavior of each person in the marketing funnel. Optiscorer allocate scores to the source of leads and offer insights into how much time a lead took to convert to a sale.

Discount Scoring
When similar products and similar qualities emerge, especially in the perfect competition market, companies choose to undercut in order to attract customers' attention. Of course, most of these decisions do not have multi-faceted calculations behind them. However, thanks to Optiscorer, both companies' own and competitors' historical price data are analyzed, and the optimum discounted price is scored for the company.

Price Optimization
Price, which is the most powerful and variable component of the marketing mix, also is the most competitive element in itself. In today's free market economy, firms often have to make price updates based on competitors, market or stocks. Optiscorer scores a lot of data, such as past sales and inventory at hand, so that companies can adapt to changing market conditions so that the instant price scores can be used for the product.

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Ad Network /Quality Score
There haven't been many methods to measure the effect of advertisements given in conventional media channels except for ratings, however the birth of social media disarrange advertising. All criteria for advertising effectiveness have become measurable. Data such as skip seconds, and watching rates reveal both the channel-specific effects and the quality level of the advertisement. Optiscorer exceeds existing analytics and develops predictions for the future and scores which advertisement channel is better than previous ad as well as score the results of past and current advertising campaigns.

Next Best Offer
Sending a random product offer to a customer, damages both the marketing budget and the customers' perception about the company, so marketers need to know when and which products to show customers. In accordance with this need, Optiscorer can score and predict which product or service should be recommended according to past sales.

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Sale/Rent Property Value – Future Value Score
In the real estate market, it is not only difficult to invest at the right time, but it is also difficult to value a property. There is no doubt that a property to be bought or rented, both the landlord and the buyer / tenant wants to know the value. But it is often valued by using traditional method which is looking at similar properties. However, through scoring, all the data of both property and the similar ones are processed retrospectively and can develop both a value for today and a forecast for the future. Unlike traditional methods, Optiscorer allows to obtain a certain price. It can score the future value of a property and determination of the value of a property to be sold/rented.

Payment Scoring and Prediction
Accounts receivable presents financial difficulties to companies in fragile economies if payments cannot be collected on time due to fluctuating market conditions. Additionally, if payments cannot be prioritized effectively, companies suddenly reach deadlock. However, Optiscorer scores and predicts companies' payments by using the time series and score the probability of existent and potential customer paying.

Power Theft
The use of illegal electricity and water causes leakage in government budgets. Detection of these illegal behaviors is tried to be done with general audits, but the audits provide instant solutions while the same behaviors occur in the long term. For this reason, theft detection can be detected instantly by scoring the amount of resources passing through power sources by using advanced technologies. Optiscorer assigns theft areas and acts as a compass to auditors.

SAFETY AND SECURITY

Is my information in safe?

• CollectWiser is a product of Optiwisdom Inc. which is a U.S. company with world wide partners such as Bilkav, our main technologic developer partner.

• Your connection is secured under SSL certificate.

• Our data centers are monitored 24/7 internal and external cameras.

• We clearly outline our policies on government requests.

• We also provide on-premise installation.

ABOUT OPTIWISDOM

Optiwisdom is a US-based artificial intelligence, machine learning and data science company. It operates on a global scale and has collaborations from different countries. Besides the horizontal AI-Engiens like scoring engine OptiScorer, segmentation engine OptiSegment and automated matching engine, OptiWisdom is adding new vertical AI-products like XchangeWiser for the financial analysis, CollectWiser for the AI-supported debt collection and CRM, or AnalytiXR for Customer Relation analytics or Human Resources analytics.

In addition to the products it has developed solutions to national and international leading companies in the sector; telecom, baking, finance, tourism and debt collection aggencies using artificial intelligence and machine learning.

The technology behind XchangeWiser is also based on the Optiscorer. However, Optiscorer's algorithms are used in cases such as credit risk scoring and fraud detection in the banking sector, customer churn analysis, scoring the best communication channel and best time to communicate, price optimization and determination of discount rate in marketing, also in human resources field, employee performance evaluating and identify the closest employee to resignation.

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