

Noble® Vincio™

Advanced Decisioning – Customer-Centric Policy Management – Actionable Intelligence

Every day consumers interact with companies, whether paying a bill, making a purchase on a credit card, or making a call on a mobile phone. Throughout the lifecycle of any customer relationship, organizations must make decisions about the strategies and actions to take as a result of these interactions. Whether promoting additional products, limiting exposure or accelerating collections efforts, successful companies concentrate on the profitability of each touchpoint by minimizing loss and focusing resources. Noble® Vincio™ brings intelligence to contact center decisioning by putting policy management into the hands of the operations team. Vincio leverages multiple, disparate data sources enabling rapid deployment of contact, response, and collectability models and decision strategies in a real-time or batch environment. It empowers contact center executives with predictive, real-time analytics and decision rules that easily segment a population for the most effective outreach approach.

Put Full Control of the Business Process in the Hands of Collections Managers and Executives – Where it Belongs

Collections executives have traditionally been constrained by inflexible, IT-intensive systems that limit their ability to intelligently collect debt and make effective outreach decisions. The status quo results in higher than acceptable customer loss rates, unnecessary charge-offs and increased operational costs. Noble Vincio empowers collections executives with powerful, real-time adaptive analytics and policy management tools that easily segment a population for the most effective outreach approach. Combined with Noble's predictive collection analytics, Vincio delivers powerful business process decisioning capabilities, driving traditional inefficiencies out of the collection operation.

From Data to Action – Quickly & Effectively

In today's evolving market, collection operations need to run at peak performance. Organizations must respond to customer requests and make proactive customer decisions quickly and effectively, leveraging all relevant data about the consumer in a holistic way. This helps ensure that each customer interaction is handled consistently resulting in maximum profitability.

Achieving a holistic view of a customer can be challenging. It is often difficult to effectively compile all related data from the myriad of databases, systems and external data providers, and normalize the data to make it actionable for a consolidated decision-making process. Vincio helps make this a reality.

Vincio retrieves the relevant data and automatically presents it to the agent in an appropriate format, parsing and decoding it from the source. The decoded, normalized data can also be used to create variables, as input to rules or decision trees, and to calculate scores to present a treatment recommendation to

the agent or the customer directly, depending on the channel. Fusing and normalizing data from diverse systems ensures the quality and compatibility of the information used in customer policy and analytic models – driving profitability. Typically these processes are cumbersome and resource intensive. This is a critical component to scoring, decision-making, strategy setting and the holistic customer view. Successful data integration has three core steps:

- Aggregating data from disparate systems across multiple business units and geographic locations.
- Normalizing the data across accounts to ensure that it is consistent and formatted to be used effectively in analytic models.
- Providing a flexible infrastructure to incorporate additional data sources, both internal and external.

Once the relevant customer data is made usable, organizations can generate sophisticated variables and deploy predictive models to drive strategy decisions, while minimizing the burden on the IT team.

Timeliness is vital. Vincio accesses updated account information to ensure fresh data is used for segmentations and treatment strategies. Vincio simplifies automation for the sampling and experimentation process.

Turn Decisions into Actions

Noble's real-time implementation capability makes it easy to get the information your employees need to make decisions on demand, whether it is evaluating a credit limit increase request via phone or web, or presenting the right settlement offer to a customer while they are on the line. Vincio makes sure organizations have the information needed to make the right decisions with every interaction.

- Advanced Rule, Strategy & Policy Management
- Drag & Drop Process Flow Creation
- Built-in Functional Libraries
- Data Fusion of Traditional & Non-Traditional Data Sources
- Model Deployment
- Champion/Challenger Testing
- Step-Wise Action Flow Validation
- Real-Time & Batch Decisioning Options
- Versioning, Auditing & Reporting
- Pmml 3.1, 3.2 & 4.0 Model Support
- Role-Based Security & Permissions
- Synchronous & Asynchronous Communication
- Active Troubleshooting
- Flexible & Extensible Architecture
- Horizontal & Vertical Scalability

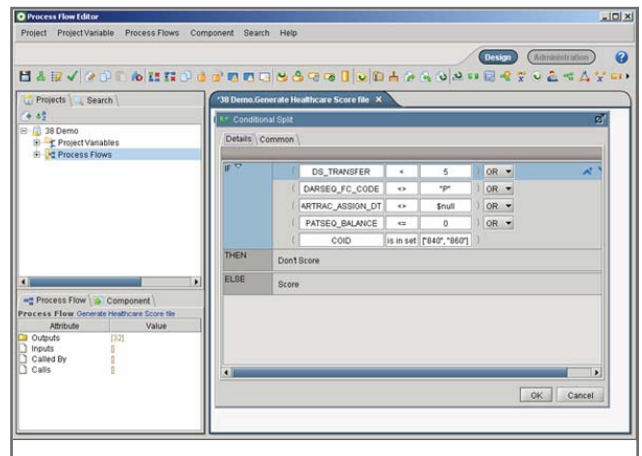
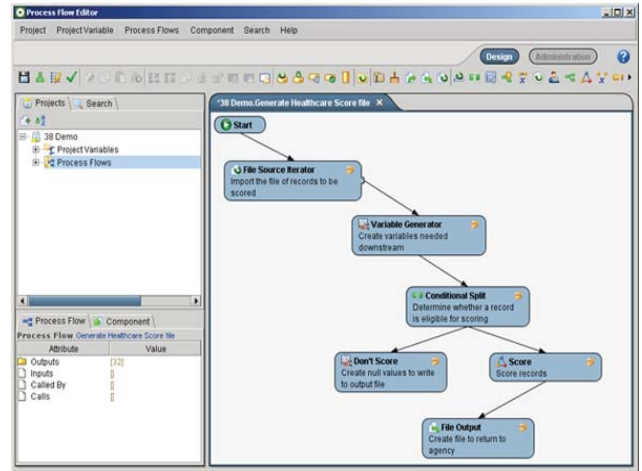
Vincio also has bureau connectivity built in, providing direct access to common data sources. Vincio provides a flexible construct for connection, data processing and variable generation. With Vincio, it is now much easier to:

- Create a request XML document to send to TransUnion to request customer data.
- Connect to TransUnion over HTTPS to pull data from within the application.
- Parse the TransUnion response XML document into variables for use in Vincio process flows.
- Operationalize bureau triggers into actions.

Vincio helps to effectively drive performance with:

- Visualization of policy flows through Decision Trees, making it simpler to understand, audit, and refine decision policies, easily modifying decision scores and predicating values as required.
- Extensive math library with access to over 75 different statistical functions to automatically build into your decision-making processes across the lifecycle.
- Java script editor to easily extend the power of Vincio, enabling power users to write their own scripts that are executed as part of Vincio process flows.
- Supports the current versions of the Predictive Model Markup Language (PMML), to import logistic regression, linear regression and decision tree models, and enables models to be interoperable across decision processes.

Noble Vincio enables quick and effective development and deployment of customer-focused policies, strategies and actions without IT. It extracts and fuses data, applies transactional scoring, makes decisions, and executes actions. Vincio is highly flexible; enabling organizations to deploy new strategies into their business environment quickly and without IT resource requirements. Our innovative technology enables business users to leverage more data, apply business rules, decision trees, analytic models and strategies and execute decisions across a wide array of business decision areas. Vincio enables organizations to easily deploy consistent, effective, customer decision management strategies, with every customer interaction throughout the complete collection lifecycle.



- 5 of the World's top 10 Banks
- 6 of the top 10 North American Banks
- 6 of the top 10 US Credit Card Issuers
- 4 of the top 10 US Auto Financers
- 3 of the top 5 North American Telcos
- 60+ product installations
- 500+ million records per month

Deployment to ROI in under a year!

ABOUT NOBLE SYSTEMS CORPORATION

Noble Systems Corporation is a global leader in the customer communications industry, providing innovative solutions for Unified Communications, Business Process Management and Analytics. Tens of thousands of agents at 4,000+ client installations worldwide use Noble platforms to manage millions of customer contacts each day. Noble offers a unified suite of multi-channel inbound, outbound and blended contact processing, strategy planning, and resource management tools for companies of all sizes. Our CPE, CaaS and innovative premise/cloud hybrid platforms include ACD, predictive dialing, blended processing, recording and monitoring, IVR, messaging, interaction analytics and workforce management. Call 1.888.8.NOBLE.8 or visit www.noblesystems.com.

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