Noble® Decision AI
Make Better and Faster Decisions

Bring intelligence to contact center decisioning and put policy management into the hands of the operations team. Noble analyzes multiple, disparate data sources to rapidly deploy contact and response modeling and decision strategies. That way, you can identify and address issues and opportunities early.

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Throughout the lifecycle of any customer relationship, organizations must make decisions about the strategies and actions to take as a result of their customer interactions. Successful companies concentrate on the profitability of each touchpoint by minimizing loss and focusing resources. Noble® Decision AI puts policy management into the hands of the operations team, leveraging multiple, disparate data sources to enable rapid deployment of contact, response, and collectability models and decision strategies. 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

Contact Center executives have traditionally been constrained by inflexible, IT-intensive systems that limit their ability to intelligently make effective outreach decisions, resulting in higher than acceptable customer loss rates and increased operational costs. Noble Decision AI empowers 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 analytics, Decision AI delivers powerful business process decisioning capabilities, driving out traditional inefficiencies.

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. Decision AI helps make this a reality.

Decision AI 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. Decision AI accesses updated account information to ensure fresh data is used for segmentations and treatment strategies. Decision AI simplifies automation for the sampling and experimentation process.
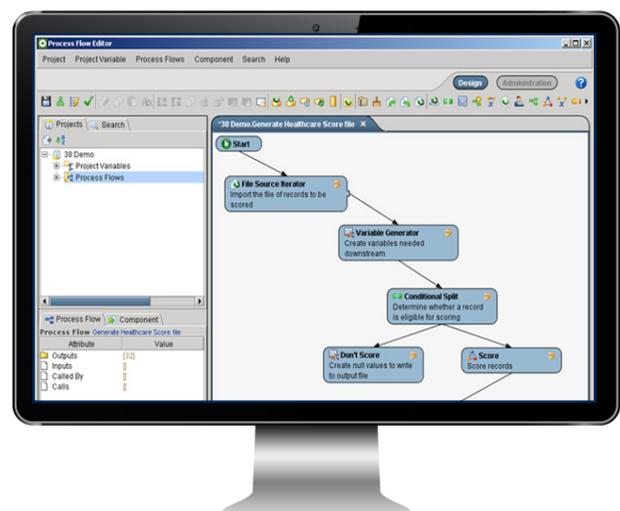
FEATURES

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. Decision AI makes sure organizations have the information needed to make the right decisions with every interaction.

Decision AI also has bureau connectivity built in, providing direct access to common data sources. Decision AI provides a flexible construct for connection, data processing and variable generation.

With Decision AI, 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 Decision AI process flows.
- ✓ Operationalize bureau triggers into actions.

Decision AI 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 Decision AI, enabling power users to write their own scripts that are executed as part of Decision AI 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 Decision AI is available for both premise and cloud environments, with the same features.

> 66 Decision AI helps us reduce call attempts and better maintain compliance with dialing regulations. We evaluate a wide range of data sources, such as dialer download files and back-end data systems, apply multi-day call requirements, dialer and channel strategies, and other criteria to decide whether or not a call attempt can be made to a phone number.
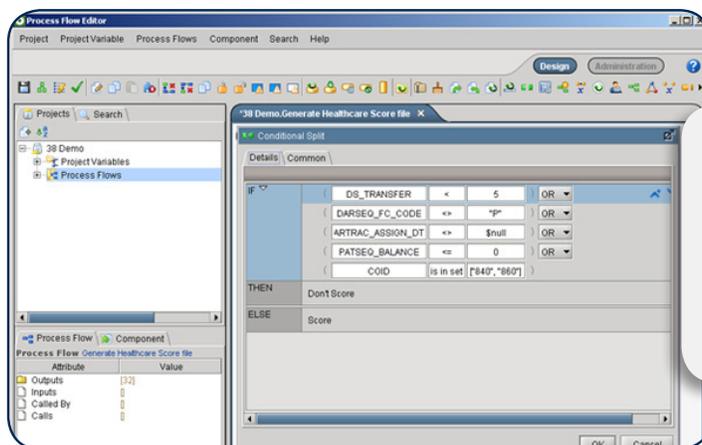
TRUST THE EXPERTS

AN INTELLIGENT BUSINESS DECISIONING PLATFORM. Quickly adapt strategies to new market realities and integrate data sources, analytic models, and business rule sets to make real-time decisions. Let us show you how it works.