

# Scoring Engine

Scoring Engine is a software for real-time scoring and rating of customers using various business rules or models. The software works with data obtained from external systems (e.g. CRM, BPM, activation / debt collection system). It automatically validates data and calculates scores or ratings for credit risk, churn prediction, fraud detection, marketing activities, etc.

Its architecture allows a low cost and a short time implementation (2-4 weeks) with a very high performance (over 1 000 requests per second per node).

Scoring Engine ensures adequate reliability and scalability, which is very important when the amount of data collected and processed grows extremely fast and competition in the market is becoming more and more demanding. Low cost, as well as repeatable deployment process and its automation, enable the implementation of the Scoring Engine even in small and mid-sized companies.

## Main features:

- Processing of both scoring models as well as decision-making processes
- Importing from various data sources (eg. application and behavioral data, dictionaries)
- Defining models of any structure using received scores as arguments to scoring codes of other models and importing scoring code from other sources (PMML)
- Using scoring processes through various mechanisms (eg. cross-checking, verification of applications by expert rules and statistical scoring models)
- Controlling the decision flow in the scoring engine by configuring the appropriate nodes
- Implementation of models and decision-making processes from: the interface level - GUI, as a service via the web service, directly from AdvancedMiner suite

