

2024

VALUABLE TECHNOLOGY



Data Driven Risk Management Solutions

VT Risk Joint Venture: iReal Soft SRL | Valuable Tech SRL

We are a team with experience since 2000, in multinationals and local organizations: General Electric (GE Money), Coface, TIW Mobifon (Connex > Vodafone), Orange and companies owned by investment funds. Our services are specialized in data analysis for the purpose of obtaining decisions and their automation, with clients in Telekom and Banking industries: getonrecovery.tech



Team: With 20 years in which he built from scratch business models in debt collection, risk management, anti-fraud, data-driven decision systems, implemented behavior economics projects, for multinationals and investment funds owned companies, built and teach course Digital Transformation for two MBA programs, one was joint program with Coles Business School, KSU Georgia USA, [Vlad Bratasanu](#) is the Valuable Technology Joint Venture founder.

[Dragoş Ciobănescu](#) is a graduate of the ASE Bucharest, Faculty of Cybernetics, Statistics and Economic Informatics, Cybernetics specialization. In the years 1998-2002 he participated as a business analyst in the Scoring model development projects of Mobifon (TIW) - now Vodafone. In 2003 he founded iReal Soft and since then has successfully implemented scoring models (logistic regression) and decision automation software at leading companies in the telecom, banking and other industries. In 2019, he graduated from Stanford's online "Machine Learning" course.

SERVICES

Services	Goal	Product
Process Automation	Data driven process automation	Scorecards, data analysis
Business courses	Data driven decisions	Business know-how transfer
Consulting	Risk Management	Cost of Risk Reduction
Debt collection Credit	Outsourcing services	Debt specialists network

Part of the Valuable Technology Joint Venture, iReal Soft SRL develops data driven decision models. We offer all the support and documentation necessary for the implementation and use of the data models both from a technical and business point of view (establishing the best strategies, know-how, best practices). We also provide full support for successful model deployment. In addition, iReal Soft can provide software solutions for automation of the use of models, customized according to customer’s requirements.

The data models implemented by iReal Soft SRL are distinguished by accuracy in forecasting, durability (at least 2 years), allowing the introduction of business sense in modeling, transparency regarding the reasons for predictions.

Part of the 2024 Valuable Technology Joint Venture, iReal Soft SRL was founded in 2003 to bring analytical intelligence to the decision-making process to improve customer knowledge and service personalization, which increases customer satisfaction and service quality.

ADVANCED DATA ANALYTICS

Implementation of data analysis models

AREA OF APPLICABILITY OF THE DATA MODELS

All models and analyzes are developed based on the data of the company for which we perform the analytical services, being customized to be used by the company for which we performed these services.

The developed models can be applied to:

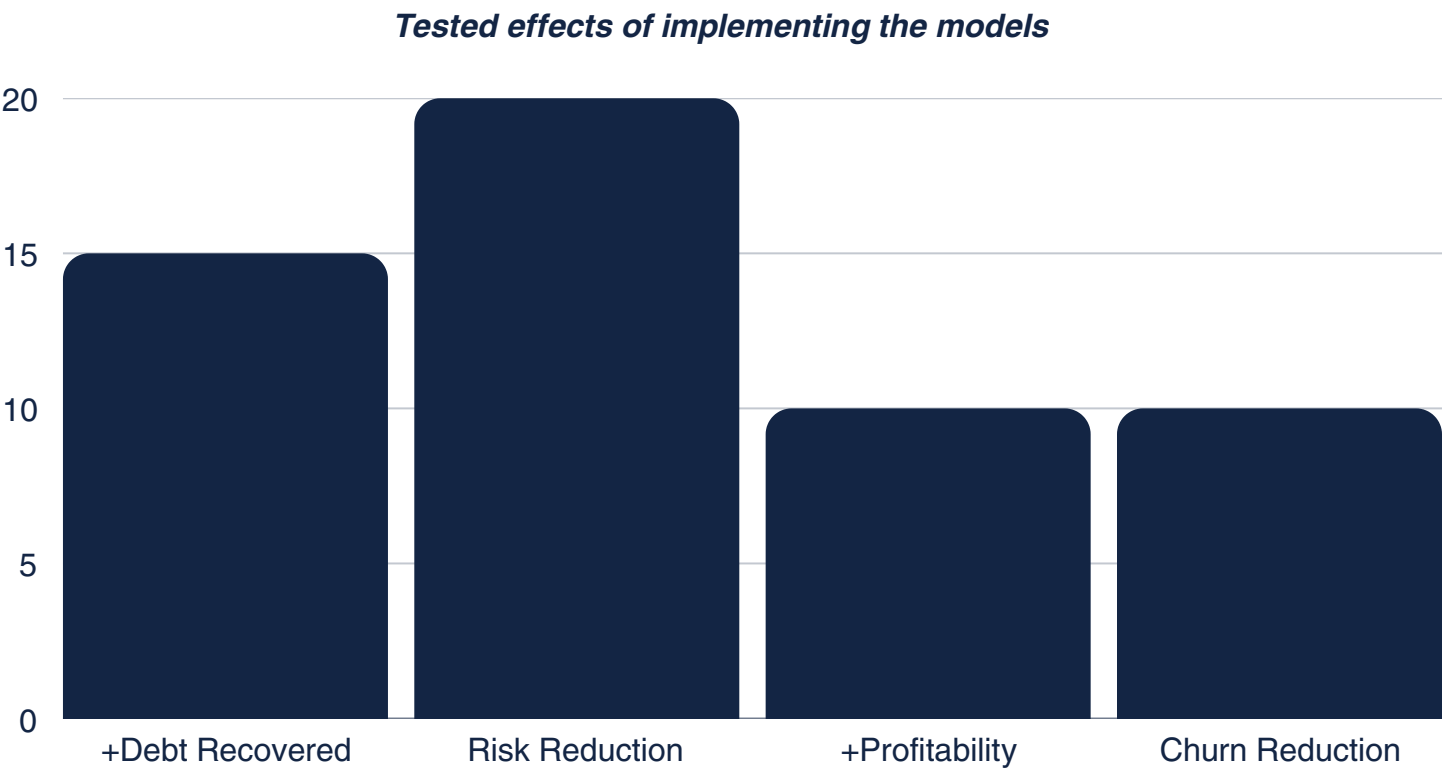
- Behavior client pattern analysis and influencing payment behavior
- Sales: new customers, up-sell and cross-sell
- Marketing: promotional campaigns
- Risk Management: client acquisition risk, payment behavior scoring, credit limits
- Customer Management: knowing and retaining customers

EXPECTED RESULTS: Study Cases from Real Cases Implementation

We have successfully implemented predictive models at major clients in the telecom, banking, financial industries. The models were implemented in the field of risk management, acquisition of new clients, credit limits management, debt collections and accounts receivables

The observed results are the following:

- new customer risk reduction (churn % for non-payment within 6-9 months of activation) by 10-20%
- increasing the collection percentage of debt recovered amounts up to 30 days by 10-15%
- increasing revenue by 5-10% by optimizing credit limits in accordance with customer risk
- decrease churn of existing customers by 5-10%



Data Analysis

Data Analysis Models	Applicability
Descriptive statistical analyses	Segment analysis
Cause-effect correlation analyses	Optimization of company actions and processes
Predictive artificial intelligence models	Advanced predictions and decision automation

DESCRIPTIVE STATISTICAL ANALYSES

Descriptive analyzes allow knowing the customers at a general level. It provides a summarized view of a customer segment or the entire customer base, which will allow the management of the company to determine further directions to investigate or prioritization of analyzes or changes to existing processes.

CAUSE-EFFECT CORRELATION ANALYSES

Correlation analyzes are useful either to determine the causes that led to a certain result or to learn more about the company's customers regarding a certain behavior of theirs.

These analyzes are useful to optimize the company's actions and processes so that their efficiency is as high as possible. The analyzes are statistically derived from the data of the company for which we perform the analyses.

Throughout the course of an investigation to determine correlations between causes/characteristics and effect/behavior, iReal Soft provides support in data preparation, so that these correlations are as conclusive as possible.

The purpose of the analyzes is to find out the main and secondary factors that determined a certain result, or the common characteristics of customers who have a behavior that is the subject of the investigation.

Following these analyses, the company will be able to modify the existing strategy to improve it or adapt it to any changes that take place (introduction of new products, legislation, new objectives, etc.)

PREDICTIVE ARTIFICIAL INTELLIGENCE MODELS

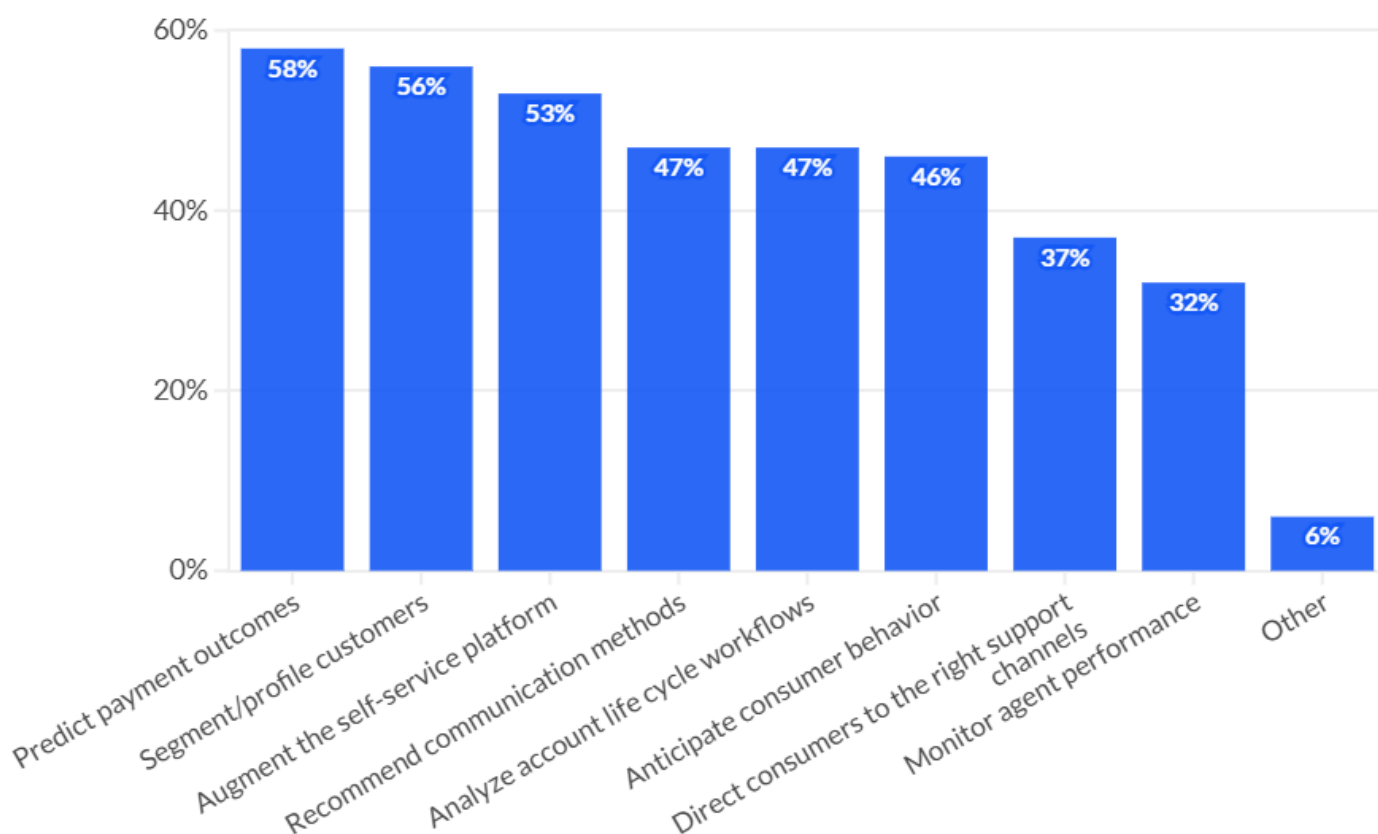
We develop the following artificial intelligence models:

- **Decision Trees and Matrix:** Used to divide customers or certain situations into relatively homogeneous groups and make a decision for each group separately
- **Linear Regression:** Used to estimate continuous values (e.g. revenue brought by a customer in a year) based on subject characteristics (e.g. customer)
- **Logistic regression (scoring):** Used to estimate the probability that a case (eg: client, request, situation) will have a certain outcome (e.g: purchase, non-payment, abandonment of services)
- **Support Vector Machine (SVM):** Alternative to logistic regression. The model estimates whether a case (e.g: client) will have a certain result (e.g: non-payment) so that in the group of cases estimated as having the expected result, the number of those that turn out not to actually have that result is as small as possible; although it is simpler to use, it does not offer flexibility in the selection of decisions based on this model

- **Neural Networks:** Creates multiple connections between characteristics of subjects being studied (e.g. customers, requests) and a specific outcome (e.g. purchase, non-payment); it is a resource-intensive model both for its development and for its use; being a "black box" type model, it cannot explain how it arrived at the estimation of the result
- **Automatic classification:** Automatically classifies the subject (e.g. customers, requests) into homogeneous groups so that the differences between the groups are as large as possible, and the similarities between subjects in the same group are as large as possible
- **Recommendation systems:** Make recommendations to customers for new services or products; recommendations are based on analyzing previously expressed preferences for other services/products and correlating them with preferences expressed by other customers.
- **Decision trees and matrix:** Used to segment the customers or behaviors in homogeneous groups (clusters) and make a decision for each group (cluster)

AI/ML in debt collections

Ninety debt collection firms were asked how they currently, or plan to, use AI/ML-based technology.



Source: Datos Insights/TransUnion Third-Party Debt Collections Survey • Q2 2023Q

We work in partnership with all the major **technology** solutions

Leverage top-tier technology partnerships for robust BI solutions. Empower your business with our comprehensive tech ecosystem.

Contact Us

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DATA MODELS DEVELOPMENT PROJECT

The duration of a predictive model development project is different for each individual project, on average being approx. 4 months. The duration of developing a model from the moment we receive the data for analysis is generally 6 weeks, but it can vary depending on the type of model developed.

The timeline of a typical project is as follows (duration is expressed in working days):

Task	Responsibility	Term
Project configuration (definitions, data used, etc.)	Business, IT, iReal Soft	10
Data extraction and preparation	<i>IT, Business, (or iReal Soft)</i>	<i>20</i>
Data validation	iReal Soft	10
Preliminary analysis and derivative variables computation	iReal Soft	10
Model development	iReal Soft	20
Validation of the model	iReal Soft, Business	10
Documentation for implementation	iReal Soft	5
Training of using the model effectively	iReal Soft, Business	2



Navigating the Cloud:
Breaking barriers for Europe's growth

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