

## Propensity to Pay: Optio's Use of xAI and Dynamic Scoring Leads the Way

Optio is at the forefront of Dynamic Scoring coupled with "explainable" AI (xAI). Through its partnership with industry innovator Finvi, Optio strives to recognize, realize and maximize success for its clients by using a multi-pronged approach to identify and prioritize accounts with the highest propensity-to-pay score.

### Dynamic vs. Static Scoring

With traditional AI in accounts receivable management (ARM), account scoring has been static with only limited, periodic updates. Dynamic scoring is just that – dynamic – as it draws on a wide array of continuously updated alternative data sources to build more detailed and comprehensive consumer profiles. xAI further makes the process easily understandable to the human eye, eliminating earlier "blackbox" models of AI decision making, which was by its very nature inflexible and limited.

### Consumer Profile Updates

Updates to traditional FICO scores are slow. Those scores are typically a one-time snapshot of a consumer's financial status but are not a true – or even good – indicator of an account's viability or a consumer's ability to pay. Instead, Optio's dynamic scoring, boosted by xAI, delivers continuous updates on a wide variety of financial indicators, including a consumer's digital presence, spending habits (online or otherwise), driving records, home ownership, psychological behavior, educational levels, employment history, and more.



### Human Decision with Machine Precision

New, complex algorithms with more data input means dynamic scoring goes beyond traditional segmentation and increasingly develop and gain experience. Those algorithms work together to predict solutions based on the previously described consumer behaviors and indicators. When compiled into an easily accessible profile, associates will be equipped with the most accurate consumer profile that will allow them to approach each account with meaningful knowledge that can ensure a successful outcome for consumer and client alike. xAI is transparent and doesn't merely display conclusions, which could have implications in terms of compliance. xAI doesn't run the roost but is instead an aid to human decision makers who can easily access and understand the important data. Recent changes in the individual consumer's propensity-to-pay score can easily be identified and decisions can be made in terms of whether it is, remains, or has become a viable account.

### Optio's Solution

Dynamic scoring with xAI is not relegated only to accurate consumer behaviors and scores, but can predict both how and when to best communicate with a given account. It gives associates invaluable information that they can act on and even tells them when to act on it.

At Optio Solutions we pride ourselves in bringing success to our clients, and we will constantly adjust our business approach with innovation that will ensure not only growth but also the best possible outcome for all involved: both clients and consumers.



**Contact us today at 612-812-5986 to learn how xAI and Dynamic Scoring can help your organization.**

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