

insiders

Stichting Bureau Krediet Registratie: Introduction of a new scoring system

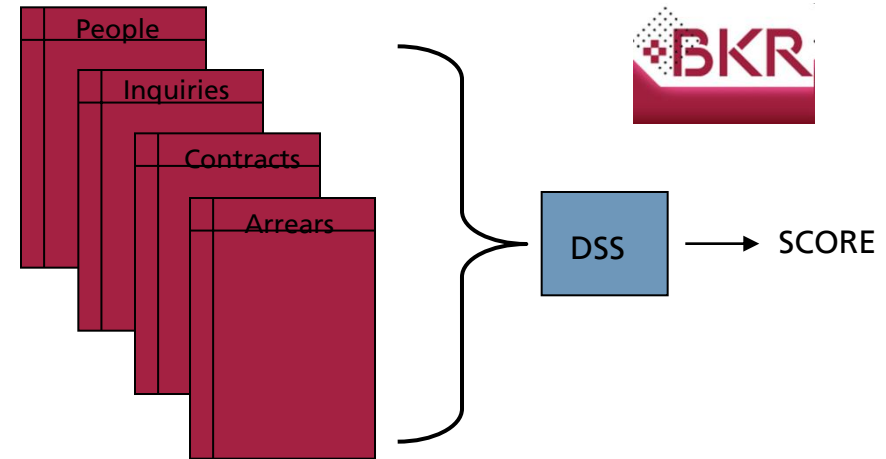
Using DSS as a high performance scoring engine

Requirements for the new solution

- Fast calculation of the score variables in production
- Business department changes rules and configuration without support of the IT department
- BKR wants a short time to market in order to react to changing requirements
- Simulations shall support development of new variables and scores in the business department

Our solution

- DSS as Scoring System is in use by SCHUFA
- DSS Editor is provided for the business department
- Internal functions calculate the score variables
- Business department develops rules and scorecards
- BKR IT runs the server and puts new system in production



Benefit of the project

- Time to calculate the score variables and the score was reduced to 3ms / request. This allows a fast delivery to the customers
- High performance allows an enhancement of data quality in respect to timeliness and a higher amount of batch runs for analysis
- New scorecards can go live quickly
- Business department controls scorecard development

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- Patrick Jansen, Analyst BKR Score

Opinions

„DSS allows us to change or make new scorecards efficiently and so it decreases our time to bring a new or changed scorecard available to the market significantly.“

- Patrick Jansen, Analyst BKR Score

Facts

- >5,8 Million Scores in 2009
- 3ms calculation duration per Score
- In use since 2003
- 100% Availability of the DSS since 2003



Source: BKR 2010

Risikomanagement at BKR

„Risk Management is gaining more and more importance in the process of credit granting and management. With Monitoring and the BKR Score-products our customers can more efficiently evaluate their risks.“

- BKR 2009 annual report (translated)