Continua for Financial Services

Do you have a process that could be improved if it were automated to make intelligent decisions on its own? Continua provides powerful, automated decision-making that learns with every decision made. The platform is general and can automate nearly any repetitive decision process that you can define. The more clearly you can define the process, and the greater the number of decisions to be made, the more Continua can help you. To use Continua, your system will send the information necessary for the decision, the options to choose from, and the objective(s) you would like Continua to achieve. Continua continually learns to improve the decisions it makes. The following example illustrates how Continua can help support your call center operations.

Automation of Call Center Decisions

1. A customer calls one of your main support lines for help with an investment;
2. You determine which objective to optimize for this customer (such as length of call, customer feedback on post-call survey, new transactions recorded, etc.)
3. Your system opens a stream with Continua to send real-time information about the call (such as customer profile, buttons pressed, time on hold, etc.);
4. At each decision point, you specify a set of actions that can be taken (such as, "send to a different menu," "send to a different representative," "play recorded information," "play background music," etc.);
5. Over time, Continua learns which actions at each decision point lead to better performance on the objective(s) you provide.

Expected results: through its interaction with your customers, Continua learns which actions work best in each situation. Performance improves automatically and continually over time for the objective(s) you define, such as customer satisfaction, cost savings, customer transactions, revenues, etc.

How to get started: We will work closely with you on defining items 2-5 above, which can be adjusted to better fit your particular situation. See the back of this brochure for information your developers can use to assess how they would deploy Continua.

Keep in mind: This is just one example of how Continua can help you automate your decision-making processes and enables them to improve continually.

Integrating your system with Continua

The Cogitai platform Continua is hosted in the cloud. To access Continua from your systems, you will first need to create a corporate account on the platform. Once the account is established, your services will use that account information to establish secure connections to Continua.

Continua has a relatively simple but flexible RESTful interface. We will work with you to define the format of the data and the objectives that Continua should learn to maximize.

For each customer in the automated call-center example illustrated on the front of this brochure, the interaction between your system and Continua will follow this basic pattern:

1. **Input from Customer**: Your system will send information at each step of your customer's interaction, including information about the customer's choices.
2. **Suggested Action**: At each decision point in your interaction with your customer, your system will request an action recommendation from Continua. Your system will then execute that action or an action of your system's choosing, and record which action was taken.

3. **Outcome**: At any point during the call or at its conclusion, your system will send one or more values characterizing the quality of the outcome of the customer interaction according to the objective(s) you wish Continua to optimize. This allows Continua to improve its future performance according to those objectives.
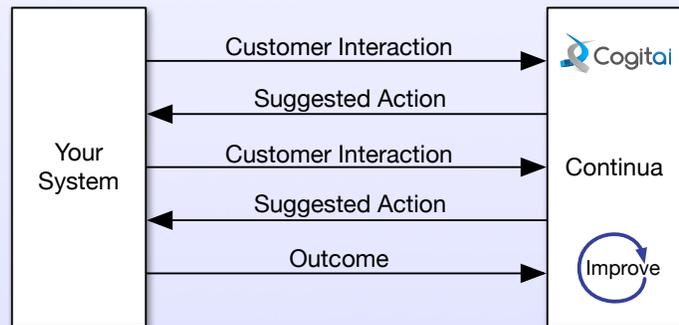
Data is passed to Continua in JSON format. To simplify interaction with the Continua platform, Cogitai supplies client libraries in Java, Javascript, Python and other languages that communicate with Continua as described in the steps above. Beyond these tools, Cogitai also supplies a lower-level API for developers with strong backgrounds in Machine Learning and Reinforcement Learning, who wish to modify finer details of Continua's learning methods. Cogitai also makes available a set of interfaces to let you monitor your Cogitai account.

Cogitai