Using **data science** we deliver to our clients **automation of decisions** and **processes** making them more **efficient** and **agile.**

We help our clients grow!

Team & Investors

Hristo Hadjitchonev, CEO and cofounder (27+ years in software development industry) LinkedIn
- Entrepreneur, Global Strategic Operations Executive, Business Intelligence and Data Mining enthusiast
- Taurus, Rila Solutions, HP Global Deliver, Experian Decision Analytics
- MSc in Analytical Modeling of Economic Systems.

Alexander Efremov, Chief Scientist and cofounder (17+ years in data science) LinkedIn
- Engineering and Data Science zealot
- Retail Analytics, Experian Decision Analytics
- Associate Professor in Technical University of Sofia, about 30 publications on modeling and data science, Ph.D. studies at Delft University of Technology

Nikolay Nikolov, COO and cofounder (17+ years in IT) LinkedIn
- Experienced Division Lead
- Long track as Business and BI Software Developer
- Nemetschek, Experian Decision Analytics
- MSc in Information Systems Development and Management from the University of London.

Dimiter Atanasov, Chief Architect and cofounder (14+ years in software development) LinkedIn
- Software Developer, Technical Lead and Inventor
- Experian Decision Analytics
- M.Sc. in Computer Science with research and development of a dynamically scalable platform for distributed data analytics.

eleven
VENTURES

impetus

UniCredit Bulbank

Clients

a4Lending – Scoring as a Service

a4Lending is a fully or partially automated lending decision making service

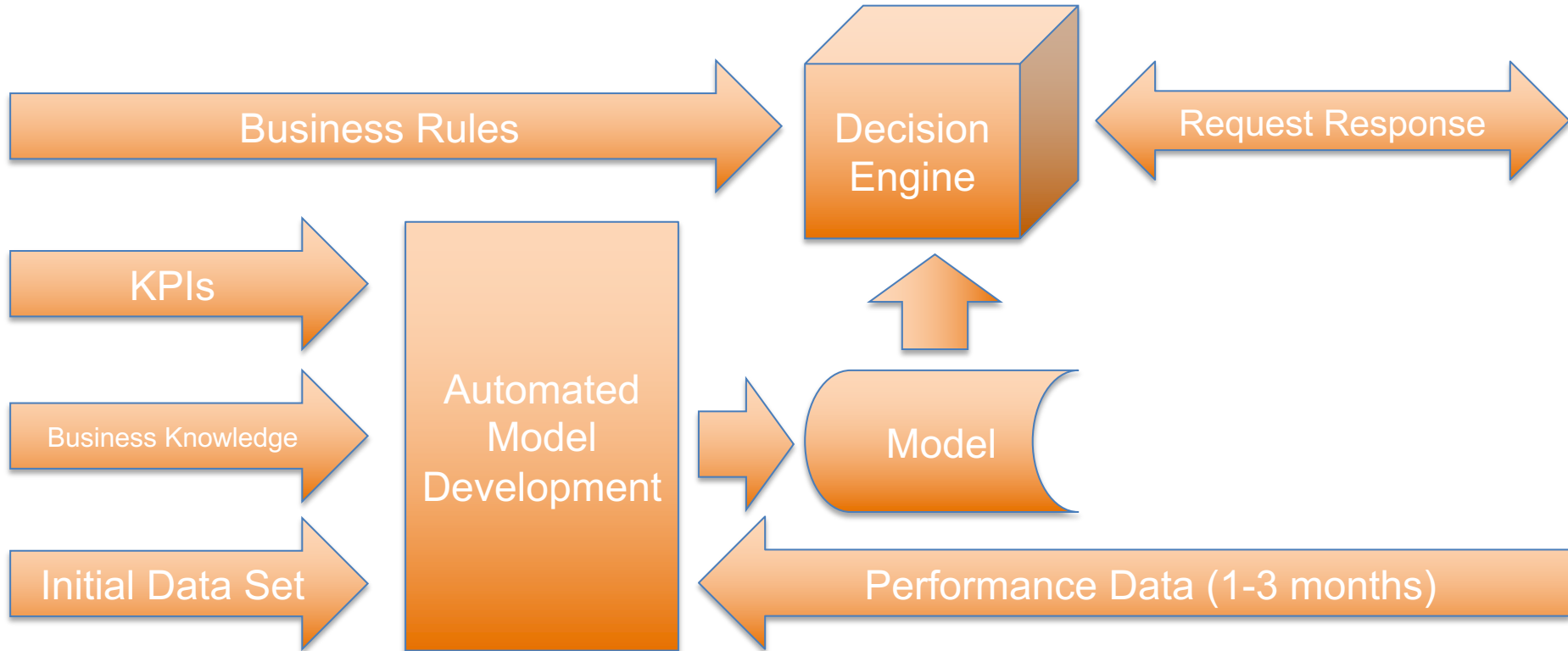Cloud Based (Azure)

Real Time

Machine Learning Technologies

Automation of the Scoring Model Building Process

Automation of the Decision Process

Business Rules → Decision Engine ← Request Response

KPIs →
Business Knowledge →
Initial Data Set → Automated Model Development → Model

Performance Data (1-3 months)

Thousands of Models

Hundreds of Bins

GINI above 65

Reject Inference

Fit to Business Knowledge

Score(s)

Multiple Decisions Zones

Top Pos/Neg Factors

Decision Explanation

Optimized for the KPIs

Key Benefits

Multiple Scorecards

Minimal Upfront Costs

No Initial Data
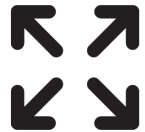
Easier Expansion

Better Efficiency

Different Segments, A/B Testing, Up-to-Date Decisions

A4E Case Studies – Credissimo

- Credit Score as a Service
- Automated Scorecard updated on biweekly bases
- 5 seconds response time per request
- Integration of the business rules
- 80% automated decisions

Industry: Financial Services
Users: 2M +
Markets: Bulgaria, Macedonia, Poland
Revenue: € 11M
Web: credissimo.bg

*"We strongly recommend A4E Ltd., their analytical services and proficiency. For us, the company stands out as synonym for **high-level professional standards**, **quality performance** and **tailor-made** approach to the customer. A4E team can deliver a professional and truly **relevant solution** for any business problem."*
George Karpuzov, COO

Vienna Insurance Group

- Contract Risk Assessment as a Service
- 60% automated decisions with P/L - 10/1
- Faster response
- 4 times increased capacity

Industry: Insurance
Users: 2M +
Markets: Bulgaria,
Revenue GWP: € 54M
Web: bulstradlife.bg

ANY QUESTIONS?

"It is a capital mistake to theorize before one has data."

Arthur Conan Doyle

Contact me at:

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