# Name Meaning

ScoreConflow is composed of three words: ScoreCard Configuration Flow. As each word means, ScoreConflow uses text to allow users to configure all AI interaction instructions related to the business at one time, and automatically converts user instructions into code to generate a scorecard. Its concept is that business is the model and data is the model. Users only need to set up AI interaction instructions related to business data in a text file, and leave the complex and time-consuming modeling work to ScoreConflow, so that they can focus all their energy on business and data. When it is running, users do not need to be on duty. After ScoreConflow is finished, they can get professional-level models and reports, saving users the trouble of writing reports.

# Pain points solved

As the data handled by business personnel becomes more and more complex, the construction of scorecards requires more and more specialization and engineering. To **efficiently and** accurately build the **optimal** scorecard model, it is necessary to have cross-disciplinary knowledge of mathematics, statistics, computer science, etc., which is a challenge for most business personnel.

For example, " **efficiency** " requires the use of multi-process in computer science. " **Accuracy** " requires object-oriented programming and knowledge of function scope. " **Optimal** binning" requires the use of discrete mathematics, numerical analysis, statistics and other branches of mathematics to calculate the optimal split point, which is the upper limit of manual binning. No matter how long it takes for humans to split the node, it can only be equal to its IV value at most. Mathematical derivation combined with computers can obtain the optimal split point within tens of seconds at most. " **Optimal** model" is the optimal model that meets the conditions set by the user. The conditions support: specifying variables that must be included or excluded, coefficient symbols, correlation coefficients, VIF, P-VALUE, etc. It also supports the use of multiple evaluation indicators to measure model performance to meet different types of business, such as using KS, AUC, LIFT and other indicators to screen variables during stepwise regression. Support customized loss functions, such as incorporating credit investigation costs into the model effect. The existing two-way stepwise logistic regression implementation package on the market does not support the above functions, resulting in repeated iterations of model and business verification, which is time-consuming and wastes manpower. ScoreConflow's built-in bidirectional stepwise logistic implementation completes modeling, model diagnosis, and business verification simultaneously, so there is no need for repeated modeling.

**If you are suffering from the following problems:**

1. Each time you develop a scorecard, you have to maintain a large amount of repetitive code or operate complex graphical configurations.
2. I don't want to write a single line of code, but I need to handle complex data logic.
3. There are more and more variables, the binning shape given by automatic binning conflicts with the business, the workload of manually adjusting the binning is large, and the IV value drops a lot.
4. The variables or variable coefficients given by ordinary two-way stepwise logistic regression conflict with the business. Manually adjusting the input variables and repeatedly modeling is time-consuming and laborious, and the model indicators are greatly reduced.
5. I want to run it with one click, and I don’t want to be on duty for a long time.
6. A lot of time is spent on compiling model reports.
7. It takes a lot of code to read to trace the model construction details.
8. Users who want to further improve the rating effect.
9. Users who spend too much time on work.

Then you should try ScoreConflow . Users only need to tell their business requirements, and it will automatically generate the optimal scorecard model .

# Advantages of using configuration files

1. The interactive scoring card modeling software has a multi-level menu due to the large number of configuration items, which makes the operation complicated and requires multiple clicks and searches for function key locations. However, when using the configuration file, all configuration items are written in the same text file, so it is easy to know which configurations are supported and where they are configured.
2. Configuration files can be easily copied. The configuration file of one model can be used as the configuration file of another model by modifying a few places. Program reuse is prone to errors, while configuration files are easy to reuse and stable. There is no need to reconfigure like the interactive interface. In summary, using configuration files is the most friendly way for scorecard model developers.
3. The model development process leaves traces and is easy to trace back. You only need to open a text file to see all the configurations. There is no need to interact with the UI multiple times, and there is no need to review the code line by line.