



BetterDecision™: Virtual Gold's On-Demand Service for Data-Related Needs

BetterDecision™ is for those who would like to make better decisions from business or personal data but are not sure where to begin.

For example, a business owner is interested in predicting which customers will renew their subscription. He will learn that customers who have received solicitations for multiple products from his company recently are likely to renew their existing subscriptions if they are 60 years old or more but are in fact likely to terminate service if they are 30 years and younger.

A manager is interested in establishing compliance of sales agents to a discount and quota schedule. She will learn that the strategy of discounting steeply towards the end of financial quarters in a bid to make a quota, is a profitable strategy only for particular products and when applied by more experienced agents but not in other cases.

A travel soccer coach is interested in creating a game plan to leverage the strengths of her son's team. She will learn that when she has two particular players playing on the left side of the field but not a third player, and her goalkeeper clears to the left, her team gets a shot on the opposing team's goal.

An investor is interested in identifying anomalies in the quarterly reports of companies in his portfolio. He will learn that while a company has reported increased sales for four consecutive quarters, the increase can be attributed purely to the sales occurring in one country while sales elsewhere have decreased.

A homemaker has noted that sometimes his child gets an upset stomach while traveling but not always and cannot figure out why. It turns out that when the child is on a particular anti-biotic, has recently consumed a dairy product, is traveling by car, and the season is spring, she gets an upset stomach but only when these four circumstances concur.

There are no pre-requisites to using BetterDecision™ other than general literacy and an understanding of one's data. Instead, the customer learns by doing. BetterDecision educates the customer on how to prepare data suitable for analysis, on how to receive insights such as above from that data, and finally, on the relationship between data analysis and causation.

At the core of BetterDecision lies Virtual Gold's proprietary Autonomic Reporting technology, the latest in the evolution of data mining technology that Virtual Gold has

provided to its corporate customers over the last seven years, including several blue-chip organizations such as IBM, teams of the National Basketball Association, Verint Systems, and others. BetterDecision™ packages this sophisticated technology along with the required education and support in an easy to implement, low-cost offering that customers can use to address data-related needs.

BetterDecision™ is an on-demand service. It is conveniently structured as a computing utility. You use BetterDecision™ at your convenience and to the extent you wish, much as you do with utilities such as electricity and gas. Overhead, up-front investment and pre-requisites are minimal. It offers two options for use. Under the *BetterDecision Automated (BDAuto)* mode, you submit your data to the service at your convenience and in return receive insights from the service, typically for the affordable price of \$250 for the analysis of one dataset.

Under the *BetterDecision Managed Project (BDMP)* mode, BetterDecision™ also serves as a one-stop electronic procurer for your data-related needs. For example, if you are comfortable working with a spreadsheet such as Microsoft Excel and enjoy thinking analytically, you should be able to work with BetterDecision™ easily. However, should you wish to outsource that work or experience difficulty in preparing or conceiving of your data as required by BetterDecision™, a software developer or data consultant respectively, can be made available to you at nominal fees, typically, \$25-35/hour. They will help you create a template for your data so you may make effective use of the BetterDecision™ service. These software developers and consultants are pre-screened by Virtual Gold. Their performance is monitored and they have to maintain high levels of customer satisfaction for the privilege of bidding for projects envisioned by BetterDecision™ customers. Partner services include the full range of data-related offerings, including application hosting, custom data collection, database programming, etc.

Customers can sign up for BetterDecision™ by paying \$250 for their first BDAuto session. After that, they can continue to use BetterDecision in BDAuto mode by paying \$250/session or opt for the BDMP mode. Please visit www.virtualgold.com/betterdecision/ to sign on. For questions, please contact Ed Colet at 914-761-2200, edcolet@virtualgold.com

The benefits of signing on are:

1. BetterDecision™ customers learn how data should be prepared and analyzed to better understand hidden cause-effect relationships.
2. BetterDecision™'s on-demand, pay-as-you-go fee structure enables customers to start small as well as to match their investment to value received.
3. BetterDecision™'s electronic sourcing capability enables customers to create industrial-strength data-related applications and data-related businesses, without requiring them to have in-house IT infrastructure or support staff.