

# Bringing Coherence to Cognition: Flexible Semantics, Deep Reasoning, and Explanations

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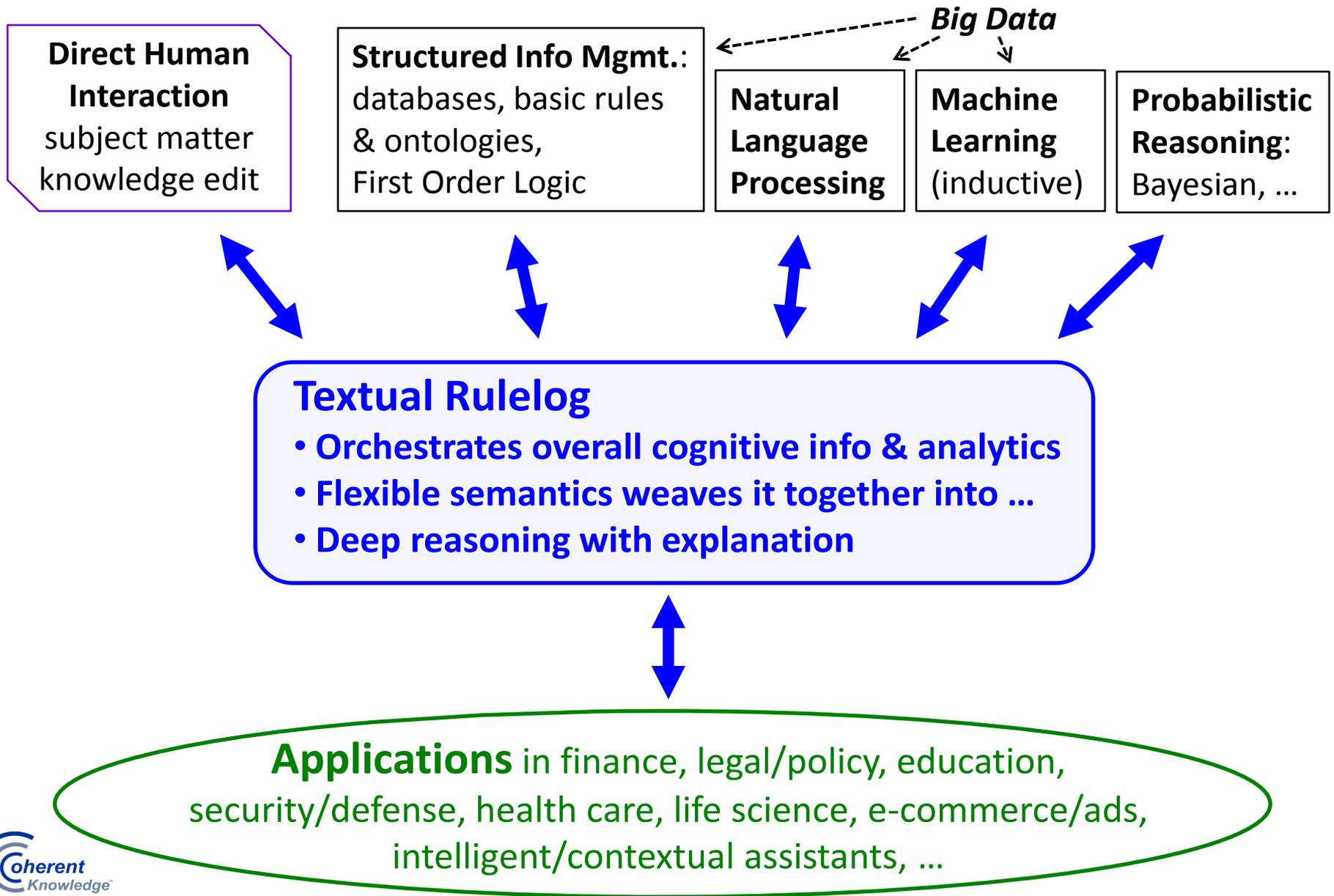
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Presentation also authored by Janine Bloomfield of Coherent Knowledge Systems.



# Approach & Vision for Coherent Integration



# Next Generation Logic Methods

- **Rulelog** – based on major research advances
  - The logic itself is new, in addition to the innovative reasoning techniques
  - Very high expressiveness/reasoning power: higher-order, exceptions, probabilistic
  - Scalable computationally: bounded rationality (“restraint”), spirit of database logic
  - Orchestrates well: external queries & actions, standardization, high expressiveness
  - Open, adaptive, modular
- **Textual Rulelog**: combines closely with Natural Language Processing
  - Logic-based mappings between logic and English
    - English into logic for: assertions, queries
    - Logic into English for: answers, explanations
  - Very flexible in what one can say, and easy to change. Strong meta expressiveness.
  - Much easier to understand knowledge & reasoning: explanations, provenance

# App: Decision Automation for Policy Compliance

Knowledge integrated via Textual Rulelog from: relational DB of transactions, OWL/RDF financial domain ontology, text of financial regulations/policies, human direct editing, natural language processing.

*Why is this contemplated transaction a “covered transaction”?  
(under Federal Reserve Regulation W). User drills down into explanation tree.*



The screenshot displays a user interface for the Episto application. The title bar reads: "Why 'What proposed transactions are prohibited by RegW? Show ('Pacific Bank','Maui Su...". Below the title bar is a menu with "Edit" and "Operations". The main content area shows a hierarchical explanation tree with green text and blue circular nodes. A red arrow points to the first node. The tree structure is as follows:

- RegW prohibits the proposed transaction by Pacific Bank with Maui Sunset of \$23.0 million
  - The proposed transaction by Pacific Bank with Maui Sunset of \$23.0 million is a RegW covered transaction
    - Maui Sunset is a RegW affiliate of Pacific Bank
      - Hawaii Bank is a RegW affiliate of Pacific Bank
      - Maui Sunset is advised by Hawaii Bank
    - There is a proposed loan from Pacific Bank to Maui Sunset of \$23.0 million
  - There is a limit of \$10.0 million for any proposed RegW covered transaction by Pacific Bank with Maui Sunset
  - The proposed transaction of \$23.0 million is greater than the RegW limit of \$10.0 million

Screenshot of Coherent’s Episto™ from work done as part of collaboration: Enterprise Data Management Council (financial industry consortium) application pilot on regulatory/policy compliance: by Coherent, Wells Fargo, SRI International, and GRCTC (Ireland).

# Conclusions

- The time has come for combining modern logical methods with ML and NLP
  - Integration methodology is needed to reap full benefits of machine-learned knowledge
  - The logical dimension of semantics will accelerate natural language processing
  - Watson and most current ML methods lack detailed understandable explanations
  - Textual Rulelog can provide provable reliable accuracy to a level beyond inductive ML
- Textual Rulelog is ready for commercial use now
  - Coherent Knowledge Systems was founded by lead developers of Textual Rulelog
  - Our product Episto™ has advanced Textual Rulelog capabilities
- For Textual Rulelog case studies, incl. automated tutoring and policy compliance – with benefits of lower cost, greater agility, and more effectiveness:
  - See at SemTechBiz on Thu. 8/21: 10:30-11am Grosf et al; 12-12:45pm Denker et al
- For more info and to schedule a live demo, see our website [coherentknowledge.com](http://coherentknowledge.com)