

## FAIR ISAAC'S TRIAD® ADAPTIVE CONTROL SYSTEM AT SiNSYS

### Boost profits with smarter strategies, increased efficiencies

#### ⚡ **Better strategic planning.**

TRIAD system is readily adaptable to rapid changes in economic and competitive environments. The solution tracks model and strategy performance impacts on risk, revenue and profitability.

#### ⚡ **Improved operational efficiency, fewer IT resources.**

In addition to its seamless integration with billing and customer information systems, the TRIAD system integrates with Fair Isaac's advanced strategy tools to enhance portfolio management results. And, because the latest version of the TRIAD system gives users unprecedented control and flexibility, there is less drain on IT resources.

#### ⚡ **Powerful analytics and business expertise.** This expertise is tailored to the financial, strategic and operational needs of each individual business.

### Strengthen customer relationships, increase profitability, and drive portfolio improvement

European banks can more effectively manage risk, and design and execute more profitable account and family-level strategies by using the TRIAD™ adaptive control system. Working together, SiNSYS, a leading provider of a full range of secure, high-quality processing services, and Fair Isaac, the world's leader in data driven Enterprise Decision Management (EDM) solutions, have joined forces to help banks profitably manage their most valuable assets - customers.

### Decision areas and functions

The Triad™ system enables you to manage and integrate strategies across key decision area.

- ⚡ **Credit Line Management:** manage overall exposure, limit management and apportionment of limits between a customer's accounts
- ⚡ **Collections:** manage delinquent, overlimit or out-of-order accounts
- ⚡ **Authorisations:** make fast point-of-sale decisions about whether to approve, decline or refer a transaction for manual decision
- ⚡ **Re-issue:** automate renewal-related actions of an account, or re-issue a credit card
- ⚡ **Marketing:** target solicitations and cross-selling to low risk, profitable customers
- ⚡ **Pricing:** base pricing strategies on risk/revenue assessment.

### Unique solution drives continual improvement

Several TRIAD system features drive ongoing performance improvements, including:

- ⚡ **Flexible strategy design.** When you try out bold new strategies, you won't have to guess at the results - or the risks. "What if" Estimators run on the PC desktop and allow users to see results in real time, saving days of strategy design and evaluation time. Results can be printed and viewed via BusinessObjects reporting, or viewed graphically on the desktop using the TRIAD Graphical Estimator software
- ⚡ **Estimator functionality.** With champion/challenger methodology, you can test innovative challenger strategies on small groups of accounts and compare results to existing champion "business-as-usual" strategies
- ⚡ **Strategy consulting.** To ensure you make the most of TRIAD system, Fair Isaac strategy consultants work with you to set goals, design an initial set of strategies and measure results - in a structured way and on an ongoing basis
- ⚡ **Advanced tracking and reporting.** TRIAD system reports give you the detailed, comprehensive information you need to measure the results of your strategies a must for continual performance improvement
- ⚡ **Predefined decision areas.** Banks can more effectively manage risk, and design and execute more profitable account-level strategies in the areas of credit line management, authorisations, collections, reissue, marketing and pricing.

- ⚡ **Business user control** with a user-friendly interface enabling day-to-day changes without IT support.

**Analytic models**

A suite of predictive models for risk and attrition (the likelihood of an account leaving), developed from a pool of European payment card data, will be available within the TRIAD system for clients to use from the outset. The consortium models will be regularly reviewed and updated by Fair Isaac using the latest data contributed by all participating clients.

**Basel II compliance**

TRIAD system plays an important role in helping clients meet regulatory compliance standards, including Basel II compliance. TRIAD system calculates behaviour scores at the account and family levels, and enables the use of these scores in key portfolio management decision areas. These behaviour risk scores

can be used to calculate Probability of Default, and more importantly, to develop effective strategies that reduce Probability of Default.

**What can we do for you?**

By combining our strengths and experience, SiNSYS and Fair Isaac will guide you in a controlled and effective manner through the initial start-up of the TRIAD system. In addition, you will receive continual support and guidance on a daily basis to ensure you get the most benefit from using this reliable, responsive account management system.

**For more information**

To learn more about SiNSYS' card processing capabilities and Fair Isaac's account management and fraud detection systems, please contact SiNSYS at +32 22 475 031; email: [info@sinsys.net](mailto:info@sinsys.net); or via the web at [www.sinsys.net](http://www.sinsys.net)

TRIAD™ adaptive control system is the Industry standard for account management in financial services. The solution manages 75% of payment cards in the U.S., 85% in the U.K., and 65% globally. Typical client results include:

- ⚡ An average 15%-25% reduction in account-level bad debt for account management users
- ⚡ A 17% increase in response rates and amounts borrowed - while also reducing losses - for a family-level user
- ⚡ An average 40%+ reduction in 90-day delinquencies for account management users
- ⚡ An average 25%-30% decrease in revolving account-authorisation referrals for account management users
- ⚡ An average 20%-35% reduction in account re-issue costs for account management users.

**COMBINING OUR STRENGTHS AND EXPERIENCES TO HELP YOU IMPROVE FRAUD AND RISK MANAGEMENT**

In addition to helping banks more effectively manage risk with the TRIAD™ adaptive control system, SiNSYS helps banks prevent fraud with Fair Isaac's Falcon™ Fraud Manager system. Throughout the world, banks trust the scientifically-based predictive analytics of Falcon Fraud Manager to help them stop fraud and minimize losses. Both Fair Isaac solutions achieve full real-time integration with the SiNSYS processing platform for better real-time processing.

