

TRIAD PERFORMANCE OPTIMIZATION

Uncover hidden value, align strategy with data, and drive smarter decisions across your TRIAD platform.

In today's increasingly complex lending environment, realizing the full strategic potential of your TRIAD Customer Management system is more critical than ever. While TRIAD is a powerful engine for smarter credit decisioning and portfolio optimization, many institutions find themselves owning a high-performance machine without a roadmap for unlocking its true value—like keeping a Ferrari in the garage without a license to drive.

DATA REVIEW OVERVIEW:

A focused evaluation of how data moves through and powers your TRIAD implementation.

- **Inbound Data:** Assessment of data sent into TRIAD via linkage—covering both batch and real-time (e.g., strip files)—including how it's mapped and aligned to system requirements.
Ensures clean, complete data inputs to support consistent and accurate decisioning.
- **System Utilization:** Analysis of how incoming data feeds into key TRIAD components such as decision keys, scoring strategies, and SPID assignment logic.
Identifies optimization opportunities within your current decision framework.
- **Outbound Data:** Review of output data in the Report Record File across all processing types: batch, real-time, cycle, and intracycle.
Validates that TRIAD is delivering the right insights at the right time for operational and reporting needs.

TRIAD REVIEW:

A strategic assessment of your TRIAD configuration to ensure decision logic, scoring, and portfolio strategies are aligned for maximum impact.

- **Processing & Call Types:** Review of batch, daily, real-time, and intracycle call types currently in use.
Identifies processing gaps and opportunities to improve decisioning responsiveness.
- **SPID Design & Optimization:** Evaluation of how strategic portfolios are structured—customer vs. account level, data and scoring logic, and strategy assignment (including Champion/Challenger testing).
Supports more precise segmentation and drives targeted performance optimization.
- **Decision Keys:**
 - Standard Keys: Validation of data mapping, calculations, and usage across the system.
 - Custom Keys: Deep dive into where and how keys are generated—whether pre-calculated in mainframe or dynamically via Blaze—and how they're deployed in decisioning.
Ensures keys are accurate, well-integrated, and strategically applied.
- **Scoring Strategy:** Assessment of score types, usage frequency (monthly, real-time, per call), calculation location (Blaze or mainframe), and data dependencies.
Improves decision quality by aligning scoring frequency and design with operational needs.
- **Decision Area Processing:** Detailed review by decision area of strategy assignment, key usage, segmentation logic, and returned scenarios.
Reveals gaps in strategy orchestration and enables connected, consistent decisioning.

TRIAD EXPERT:



THERESE HENRY

Expert in Financial Services Decisioning,
TRIAD & Strategy Director