

## Triuminfo Financial Services

Minimizing Risk  
Maximizing Profit

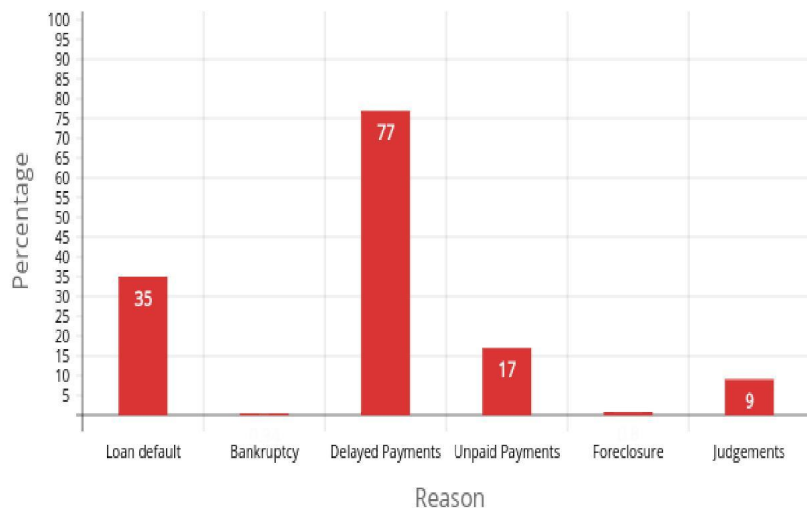


**What we did :** Created a unique model agnostic product “Scorlytics” which provides the customer's top three reasons for receiving a particular score.

### Client:

- ✓ Two major Financial Service Organisations in India are currently using our product.

### Probability of Occurrence



### Challenges:

- ✓ Existing solution was only possible with Logistic Regression.
- ✓ Newer models such as XGBoost and Random Forest which are more accurate acted as black-boxes and were not able to generate customer level reasons.

### Solutions:

- ✓ Now Customer Level Feedbacks can be generated for any model (Random Forest, XGBoost, SVM, Neural Networks etc.)
- ✓ Our Product can work seamlessly with the client's existing models.
- ✓ The product works in real time and is available both as an API and On-Premises solution.

### Impact:

- ✓ It allows clients to comfortably implement the best models for them, and provides significant insights into how to manage customers at a personalized level.

Trium Info Solutions PVT LTD



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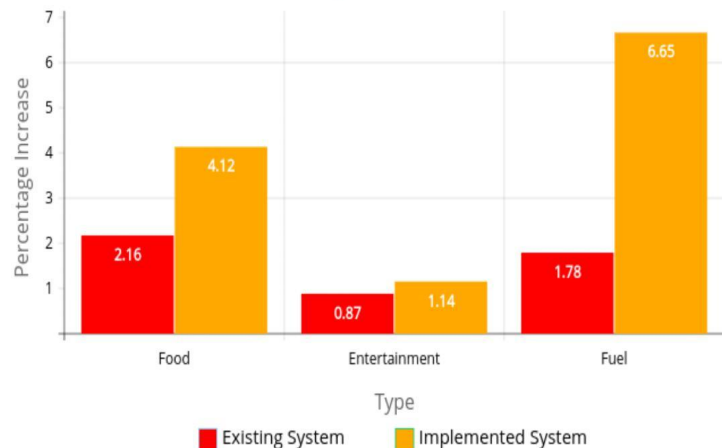


**What we did :** Created a Recommendation (Next best Engine) to enhance marketing strategies and increase credit card usage.

## Client:

- ✓ Leading Indian Private Bank with data across 500 prime locations.

Comparison Chart



## Challenges:

- ✓ Generating a sufficient volume of profitable accounts while being selective in granting accounts and credit lines to maintain an acceptable level of credit risk at the same time.
- ✓ Data Sparsity, since for a given offer only a few percentage of customers respond and accept the offer.
- ✓ Existing solutions don't provide a factor analysis of why a certain recommendation was given to a given customer.

## Solutions:

- ✓ Carried out Customer Profiling to target specific customers for the campaign.
- ✓ Used cutting edge algorithms to better handle data sparsity.
- ✓ Provided a factor analysis for every customer to create more personalized content eg. "You seem like a foodie! You may like out out new offer."

## Impact:

- ✓ Response to marketing offers increased significantly and conversions improved by around 10%.

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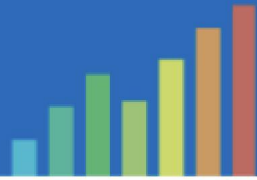


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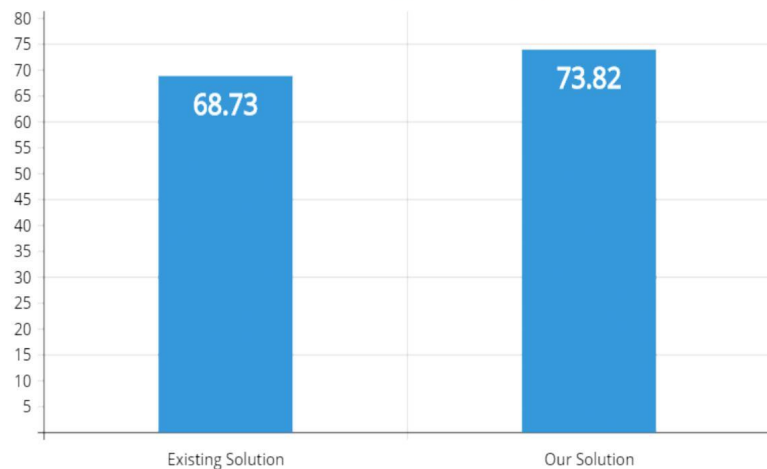


### What we did : Improved Unusual Activity detection in Credit Card Transactions to prevent Fraud.

#### Client:

- ✓ Leading International Bank spread across several countries.

Sensitivity Chart(%)



#### Challenges:

- ✓ Existing Model had a low sensitivity rate of 68.73%.
- ✓ Unbalanced Data due to very rare instances of unusual transactions.
- ✓ Due to its global spread transactions made internationally had to be reviewed multiple times.

#### Solutions:

- ✓ Used DNN Classifiers to improve accuracy to 73.82%
- ✓ Used Sampling and Advanced Feature Engineering techniques for Data Transformation.
- ✓ Tracked User Activity using Time-Series Analysis.

#### Impact:

- ✓ Detecting higher number of Unusual Activities led to a better Fraud Detection system which helped in reducing monetary and reputational loss.

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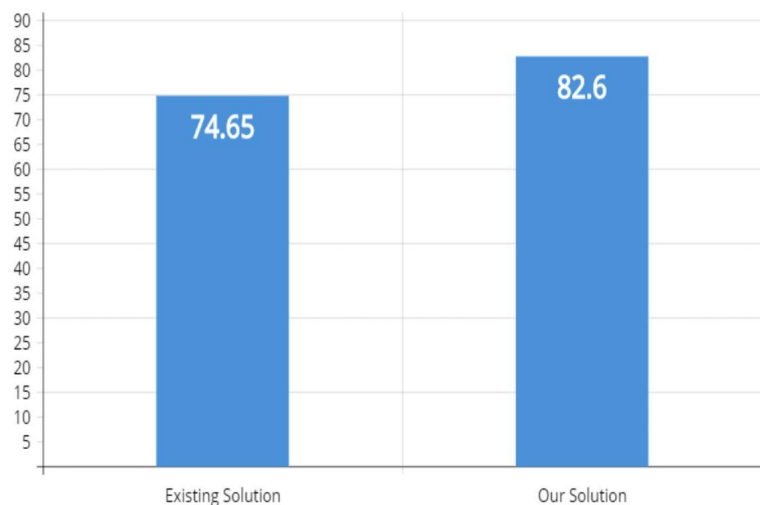


### What we did : Improved Delinquency Prediction in a Credit Card Portfolio

#### Client:

- ✓ A major leading Indian nationalized bank with more than 4000 branches all across India.

Accuracy Chart(%)



#### Challenges:

- ✓ Client wanted a significant bump in the accuracy rate compared to the current model.
- ✓ Missing and unbalanced data.
- ✓ The solution had to be scaled to more than 4000+ locations.

#### Solutions:

- ✓ Used Deep Neural Networks to improve the accuracy to 82.6%.
- ✓ Used hadoop architecture to efficiently scale the solution which can be accessed at 4000+ locations.
- ✓ All redundancies in historical data were eliminated by advanced data pre-processing techniques and future redundancies were handled by automated python scripts.

#### Impact:

- ✓ Due to improved accuracy rate client was able to cautiously steer their portfolio.
- ✓ Scalability led to real time and simultaneous access across 4000+ branches which helped improving the decision making process.

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