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Independent DCI Model Validation

OVERVIEW



CHALLENGE

A large bank required a Direct Check Imaging (DCI) model validation concerning its risk and strategy practices to analyze the bank's DCI customer risk model, ensure the accuracy of data input, and develop a high-risk customer scenario universe.



SOLUTION

Treliant performed a comprehensive DCI model validation, analyzing the bank's risk model, validating data accuracy, and creating a high-risk customer scenario universe, ultimately providing a summary of validation findings.



APPROACH

Treliant's team executed a detailed analysis of the bank's DCI customer risk model, focusing on the accuracy of data input and the model's effectiveness in identifying high-risk customers. They developed a high-risk customer scenario universe to better understand the bank's exposure and risk management capabilities. Throughout the process, they closely collaborated with the bank to address any concerns and provide guidance on model improvements.

RESULTS

- ✓ The bank gained a comprehensive understanding of its customer risk model's performance and data accuracy.
- ✓ The creation of the high-risk customer scenario universe provided the bank with valuable insights into potential risk exposures and enabled them to take proactive measures to manage risks more effectively.
- ✓ The summary of validation findings offered actionable recommendations to enhance the bank's risk and strategy practices, further strengthening its overall risk management posture.