

Credit Risk Platform

Manage your credit risk assessment and credit approvals
on a secure, cloud-based platform

SOLUTION BRIEF

actico⁷
Smarter Decisions



Make faster, well-informed commercial lending decisions

The Credit Risk Platform helps banks, financial service providers and corporates to streamline credit risk assessment and credit approval workflows. Users can import, capture and spread financial statements in a highly responsive web application. Internal rating models can be flexibly implemented and integrated on a centralized platform. Plug-and-play access to a large set of industry leading external Credit Scorecards is also provided, either for benchmarking or as an alternative to internal models.

Manage credit risk assessment models and workflows on a secure, cloud-based platform.

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Smarter Decisions

Search PD Ratings Template and more...

Credit Risk Platform | Home | Clients | PD Ratings Template | Rating Models | Model Versions | Tasks | Model Simulations | Reports | Dashboards

PD Rating Template **R-0** [Calculate] [Override] [Clone]

Client	Rating Status	Final Rating	Final PD
My Client	Calculated	7	0,065 %

Draft | **Calculated** | Submitted for Approval | Approved | Declined | [Mark Rating Status as Complete]

Details | Client Details | Quantitative Factors | Qualitative Assessment | **Results** | Activity History | Attachments

Score Values

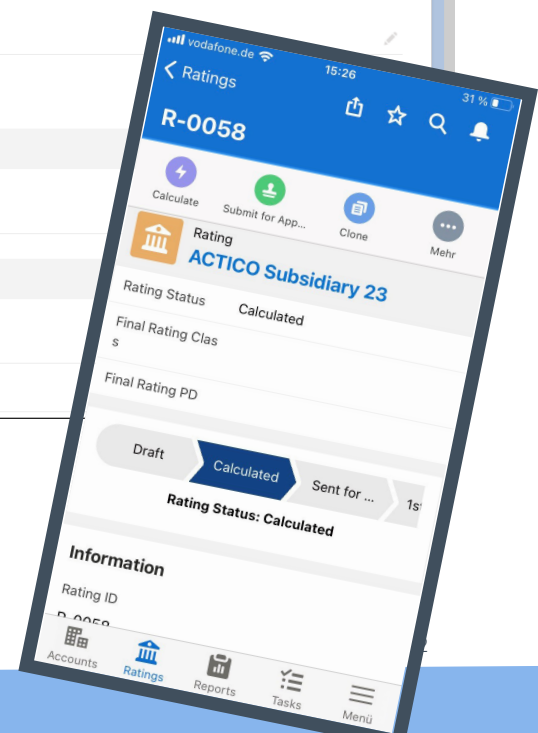
Subscore Financials	5,550	Total Score	6,700
Subscore Qualitative	8,100		

Calculated Rating

Rating Class	7	PD	0,065 %
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Parent Rating Support

Parent Rating		Parent Rating PD	
Parent Rating Date		Parent	



Key Capabilities



FINANCIAL SPREADING AND ANALYSIS

- Capture financials in an intuitive, highly-responsive web application
- Automate financial data extraction from documents using OCR / ML technologies
- Calculate and analyze financial ratios using portfolio-specific off-the-shelf spreading templates or internal templates
- Conduct trend analysis and calculate common-size benchmarks
- Flexibly configure spreading templates on a global, portfolio or single borrower level



INTERNAL RATINGS PLATFORM

- Implement, test, deploy and execute internal models (e.g. for IRB-Approaches) on a centralized platform
- Configure internal rating logic using a no-code graphical business rules editor
- Benefit from user-friendly, well-structured risk assessment and credit rating workflows
- Seamlessly embed existing models and code
- Ensure regulatory compliance and full auditability



EXTERNAL CREDIT SCORECARDS

- Leverage sophisticated out-of-the-box Credit Scorecards from industry-leading providers, such as Scope Ratings and the Risk Management Association
- Use pre-built, web-based risk assessment screens and workflows or integrate the Scorecards via a powerful API framework
- Benefit from up-to-date scorecards which are subject to an annual methodology review and help you meet regulatory requirements



CREDIT APPROVALS AND WORKFLOWS

- Build and execute credit application workflows for manual and automated decisioning
- Graphically configure policy rules and decision strategies
- Support multi-stage, role-based credit approval workflows
- Manage groups of connected clients and calculate obligor and group level exposures

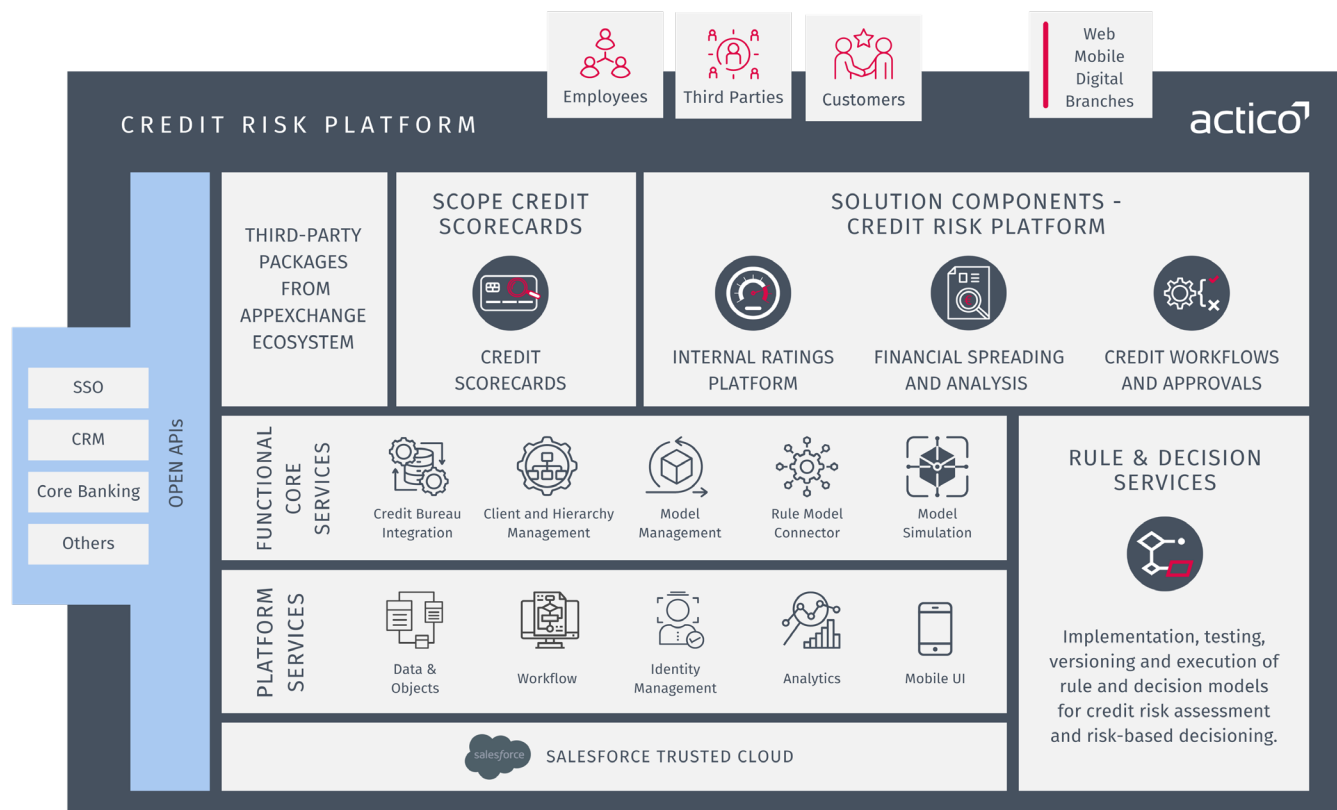


DATA INTEGRATION

- Enrich data from internal data sources and systems (e.g. core banking, CRM, financial spreading tools)
- Seamlessly integrate external data providers (e.g. credit bureaus)
- Reduce costs by using a flexible caching mechanism of credit reports

Solution Approach

Agility and configurability of ACTICO Business Rules Platform combined with enterprise-level scalability and flexibility of a Salesforce-based solution.



→ ACTICO RULES PLATFORM

Rating models and decision rules are implemented, managed, tested and deployed using a graphical no-code rules editor. The model-agnostic Platform dramatically reduces the efforts for managing and implementing internal models and decision rules.

→ POWERED BY SALESFORCE™

Built natively on Salesforce.com, the Credit Risk Platform leverages a, secure, flexible and highly scalable cloud technology. The ACTICO Solution can be used standalone or integrated with a customer's existing Salesforce org and Apps.

→ MANAGED SOLUTION PACKAGES

ACTICO delivers comprehensive, pre-configured solution components (managed package) to automate and streamline credit risk assessment and approval workflows.

→ 360-DEGREE PORTFOLIO VIEW AND REPORTING

A 360-degree portfolio view, reporting and dashboard capabilities help banks and FIs manage credit risk on a client and portfolio-level.



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