



# Credit Risk Platform

Manage your commercial credit risk assessment and credit approvals on an ai-powered, scalable and cloud-native platform.

**actico**

# 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 AI-powered 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 commercial credit risk assessment models and workflows on an AI-powered, scalable, cloud-native platform

**actico** Credit Risk Platform

Search...

PD Rating Template **R-10**

Client: [Test Corp 1](#) Rating Status: Calculated Final Rating: 7 Final PD: 0,065 %

Calculate Override Clone

Workflow: Calculated Submitted for Approval Approved Declined

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

**Score Values**

Subscore Financials	4,300	Total Score	7,090
Subscore Qualitative	10,500		

**Calculated Rating**

Rating Class	8	PD	0,100 %
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**Parent Rating Support**

Parent Rating		Parent Rating PD	
Parent Rating Date		Parent	

**Mobile App View:**

12:49

Zurück

**R-10**

Clone Delete

PD Rating Template **R-10**

Client: [Test Corp 1](#)

Rating Status: Submitted for Approval

Final Rating: 6

Final PD: 0,045 %

Workflow: Submitted for Approval Approved Declined

**Rating Status: Submitted for Approval**

Mark Rating Status as Complete

Rating PD Template Id: R-10

Executed Model Version: 0.1.4

Navigation: Dashboards Clients Spreading Tem... Peer Analysis Menü

# Key Capabilities



## Financial Spreading and Analysis

- Capture financials in an intuitive, highly-responsive web application
- Automate financial data extraction from documents using OCR / GenAI technologies
- Create multiple, scenario-based projections based on historical financial projections
- Calculate and analyze financial ratios using portfolio-specific off-the-shelf spreading templates or internal templates
- Conduct trend and peer group 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







## Key Capabilities



### 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

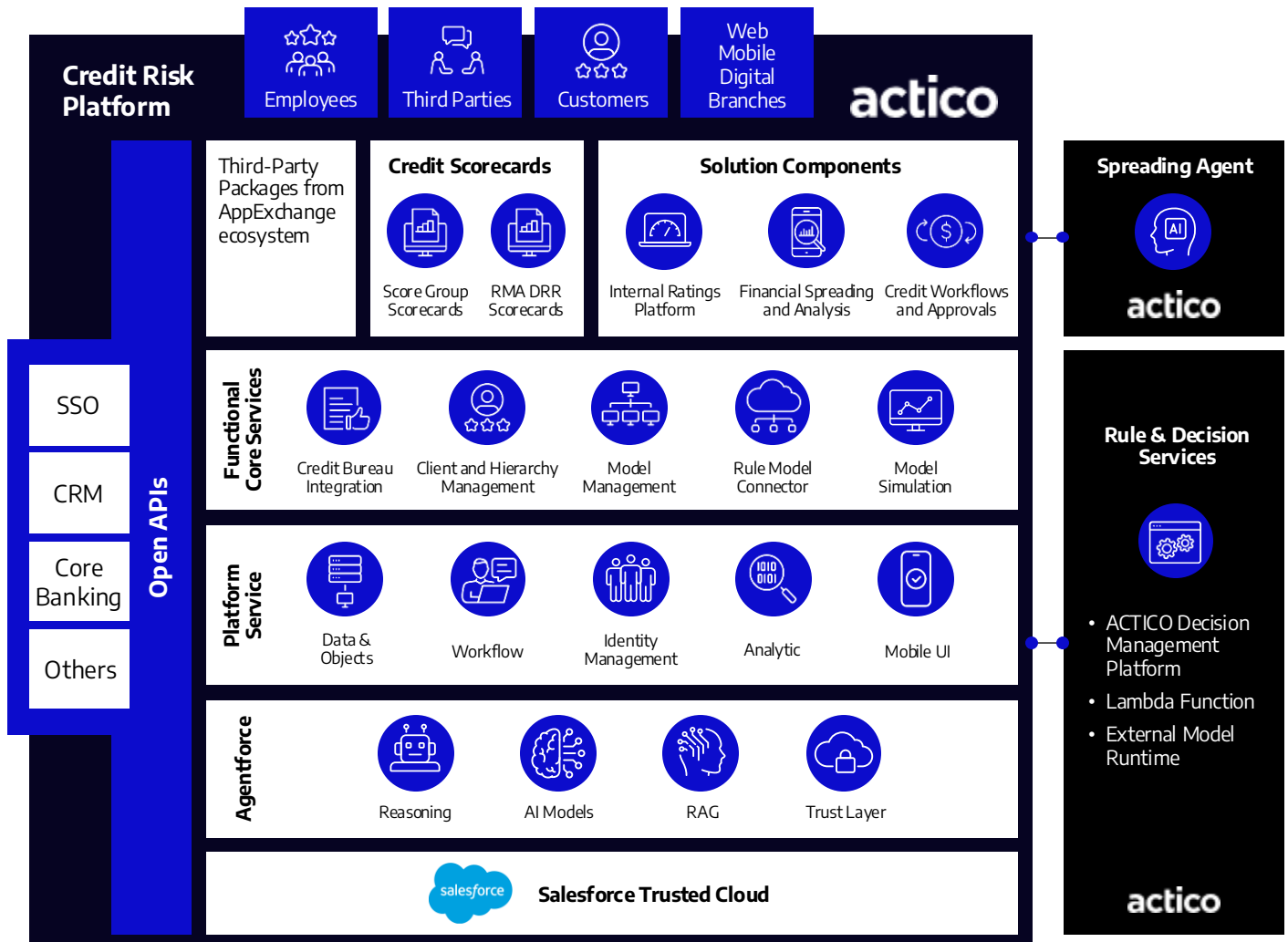


### Data Integration

- 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 Decision Management Platform combined with enterprise-level scalability and flexibility of a Salesforce-based solution.**



## ACTICO Decision Management 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 ACTICO 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.

ACTICO empowers companies worldwide to significantly increase their efficiency – always in line with regulatory requirements.

With ACTICO Advanced Decision Automation Technology, powering scalable, AI-supported software and SaaS solutions for Regulatory Compliance and Credit Risk Management, the company creates significant added value for its customers – primarily financial service providers.

With the experience and expertise of over 25 years of successful business activities, ACTICO shapes long-lasting global customer relationships and partnerships with renowned financial, industrial and technology companies around the world. The company combines high-performance, cutting-edge technology with exceptional customer focus and operational agility.

ACTICO GmbH is part of the ACTICO Group, which brings together specialised providers of digital solutions for the financial services sector under one roof. With four companies in six locations and 230+ employees, the Group serves over 300 of the world's leading financial companies.

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