

Feature List:

Credit Risk Rating Platform

Platform for the determination of Credit Risks

- Central application for the implementation and operationalisation of internal rating models
- Implementation of foundation and advanced internal ratings based approach (Basel II IRB-Approach)
- Risk modelling of Probability of Default (PD) and Loss Given Default (LGD)
- Development of lending portfolio-specific rating models
- Archive all rating-relevant input and output data in a relational database

Advanced Core Functionalities for the Rating Process

- Overriding rating results
- Release process with status transitions
- Administration of ratings in work lists
- What-if analyses
- Automated re-rating of defaulted and recovered rating subjects
- Quantification of intensity of interlocking relationships to determine individual, group and consolidated ratings
- Automated ratings for batch operations

User Interface

- Web-based rating application
- Plausibility testing during data entry
- Model-driven dynamic interface generation (changes in input data within the model are transmitted automatically to the interface)
- Adapts to the existing look and feel of the application's user design standards
- Online help

Reporting

- Displays rating results on the Web interface
- Exports relevant rating data in standard data formats (e.g. PDF, HTML, CSV, etc.)
- Utilizes pre-defined reporting templates
- Integrates graphics and chart elements

Architecture and Technology

- Robust and scalable rating platform
- Provides rating models as loosely coupled service modules within a Service-oriented Architecture (SOA)
- Extendible to include additional rating services
- Service modules can be reused in other applications

Interfaces

- Open interface architecture
- Connects to a central integration infrastructure (such as SAP XI)
- Access to all bank's internal tools (e.g. RDBMS, core banking systems, Data Warehouse)
- Interfaces to external data providers (e.g. Moody's, McGregors, Bureau van Dijk, Dun & Bradstreet)

Feature List:

Credit Risk Rating Platform

Security

- User and role concept
- Manipulation protection (such as against unwanted repetition of a rating)
- Integration of LDAP directories
- Administration via web interface
- Multi-client capabilities (such as limits on rating subject's visibility)

Graphical Modeling Environment

- Graphical administration platform for developing and maintaining rating models
- Generating executable rating services from graphical models
- Rules templates for risk components (such as LGD, PD, EAD, M)
- Modeling of scorecards and simulations (e.g. cashflow simulations)
- Enhanced maintenance by business experts
- Accounts for qualitative and quantitative assessment
- Extendible to include additional input factors
- No limitation of complexity of calculations and decision logic
- Provides mathematical and statistical function libraries
- Flexible plausibility tests defined by business experts
- Search for expressions and descriptive texts

Business Testing Environment

- Graphical definition of test cases
- Business regression tests in graphical environment (comparison with reference data)
- Displays errors and deviations in the test environment
- Analysis of test coverage
- Automation of test procedures for quality assurance

Revisable Rating Execution

- Execution statistics and log files can be revised
- Archives execution statistics in a relational database in a real-time production environment
- Display of execution statistics within the rule trees with highlighted execution paths

Versioning

- Versioning of rating models in version control system
- Records all model modifications (including date and time, person, and contents of the modification)
- Compares various versions in graphic representation
- Recovery of earlier model versions