



Group-wide AI-powered Credit Origination platform

BUSINESS
PROCESS
APPLICATION

MODEL
GOVERNANCE
FRAMEWORK

INTEGRATED
RATING AND
ORIGINATION
PROCESSES



Purpose of the project

The project was aimed at **developing a multibank credit origination platform, to support workflow management and rating attribution** for all foreign subsidiaries of the Group, across 10 different countries.

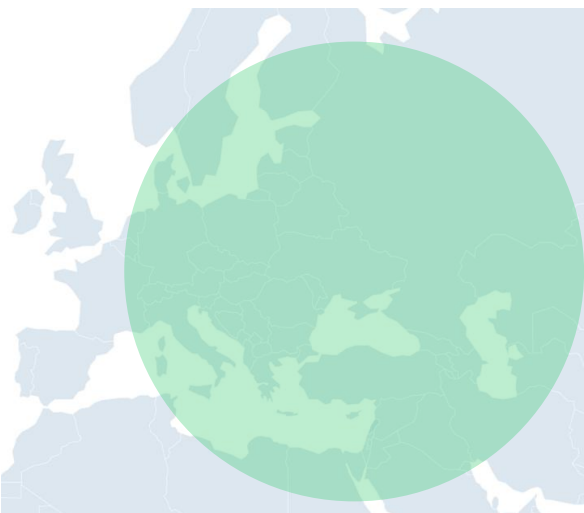
This included the deployment of **specialized PD and LGD models** for all legal entities to support the credit decision.

More recently, the Group is **integrating the platform with Advanced Text Analytics**, in order to leverage Artificial Intelligence tools for real-time Credit Decision Management.

Background

The new regulatory environment and the competitive pressure are rapidly changing the behavior of customers when applying for credit.

It is necessary to govern this structural change with flexible software solutions, distributed and integrated with artificial intelligence tools.



Challenges

Credit origination processes are evolving towards:

- **faster response times**, in terms of time-to-decision and time-to-cash;
- **reliance on unstructured data** - from news, social, marketplace, etc. - in addition to traditional data, **to make decision-making more accurate, timely and effective.**

Traditional operating models based on human relations and paper documents are destined to rapid decline.

Why Prometeia

Prometeia has developed innovative solutions to manage the origination process, supporting smart / fast lending approaches with artificial intelligence algorithms. Prometeia develops and implements its own solutions and guarantees an integrated support in all project phases.

Leading universal banking Group with a growing presence in EMEA:

- ~1000bn USD of total assets;
- ~1500 branches.

Project reference

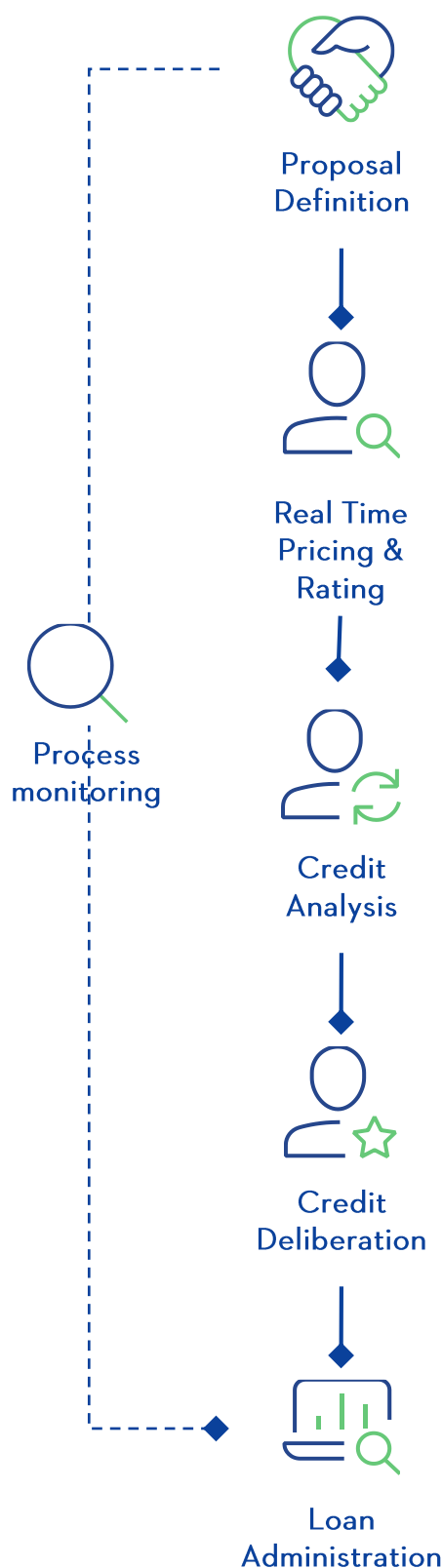
Chief Lending Officer

Implemented architecture

- **Digitalized Credit Application**, supporting credit origination and monitoring processes:
 - risk engine for the calculation of risk parameters (PD, LGD, pricing, ...);
 - decision engine (for implementing credit decision trees);
 - data science techniques (text analytics) to support the credit analysis.
- **Model Validation Tool**, for PD & LGD modelling.

Deliverables

- Supply and implementation of a **Business Process Application for Real Time Rating Assignment**.
- Development of **Custom Rating Models**.
- Assessment for credit organization and **redesign of the lending processes**.
- **Text Analytics tools powered by AI algorithms**.



Achieved benefits

- Unique platform covering the Group-wide perimeter, bringing efficiency and scalability in hardware infrastructure, application management, and data governance
- Harmonization of process and procedures across all legal entities of the Group
- Enhancement of control and monitoring of time-to-decision and time-to-cash metrics
- Increase of portfolio's credit quality by adopting risk-based processes and AI techniques

Product features

- Easy-to-use credit origination platform
- Highest flexibility in customizing credit workflow
- Multibank features
- Risk based processes
- Multi-feeding features
- AI powered algorithms

ADVANCED
ANALYTICS FOR
CREDIT RISK

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PROCESSES
FOR DIGITAL
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