

Prometeia launches ECAPro 5.0, where Risk Management and Credit Origination Converge

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Prometeia, the global leader in Risk Management consulting and software solutions, announced the release of **ECAPro 5.0, the new version of its Credit Origination platform.**

The Electronic Credit Application is designed around a **risk-centric view of the lending workflow management**, customized according to the bank's requirements and operational context. The platform supports the full cycle of the credit origination framework, covering all loan categories with a structured, transparent, flexible and efficient approach to analytical and operational needs.

The new release has completely revisited the technological backbone of the solution, which relies on a **multi-entity and centralized architecture**, designed to meet responsive application standards, according to the industry best practices.

"Our goal is to offer a business oriented solution to banks with different operational models, combining a robust technology with a set of tools that support the analysis of portfolio quality and enable the credit officers to take decisions supported by the most recent risk management methodologies," comments **Stefano Romano, partner and head of the Credit and Operational Risk business line at Prometeia.** *"We think that this is the new paradigm of the Credit Workflow Management and we believe that – in this arena – Prometeia has a strong competitive advantage compared to traditional credit application vendors."*

The new ECAPro version supports the operational needs of multi-entity banking groups by allowing the **customization of decisional trees and analytical functionalities for each bank of the group.** Each entity can design its own processes, data collection, and system administrator tools, along with the origination workflow according to its specific organizational structure. The solution is highly customized at entity level and provides the appropriate controls at parent company level.

Finally, a new Workflow Design Tool has been embedded in the solution to ensure the most effective **parameterization of the origination workflow** through simple drag & drop utilities.

The new release also includes several technical and functional improvements:

- › integration with the parent company's Credit Approval process through a user-friendly management platform;
- › a flexible tool that allows the user to parametrize the modules to be activated into the origination process;
- › a newly designed administrator tool that enables the parameterization of every dimension and variable managed by the system;
- › a new data quality and audit module that has been developed for a more user friendly and automated quality check;

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- › a new comparison view, enabling the users to compare existing vs proposed collaterals and facilities

ERMAS, the new generation of value-centric risk solutions, is used by over 200 clients in more than 20 different countries to support their critical decisions and to comply with local and international regulatory requirements.

To find out more, visit www.prometeia.com or [contact us](#).

ABOUT PROMETEIA

With over 40 years of experience in economic research, quantitative analysis and model development, Prometeia is a global provider of consulting services and software solutions focused on Risk, Performance & Wealth Management. With over 700 industry experts, we serve more than 200 financial institutions in 20 different countries, through a consolidated network of foreign branches and subsidiaries located in Europe, Africa and the Middle East