

SOLUTION SUITE OVERVIEW

# Risk

## Use Context to Measure Risk and Predict Outcomes



**18+ months**

earlier warning signals

**1/3**

less impairments for SME portfolio

**80%+**

customer IDs resolved to single entities

**£1m**

in loan loss prevention for £1bn of loan exposures

### Powering Analytical Tools to Navigate Enterprise Risk

Enterprise and holistic risk assessments are a critical part of today's financial services performance monitoring. With evolving market instabilities, disjointed data and dated operations, it is essential for lenders to employ a fresh mindset and forward-looking tools to bridge operational silos and encourage a true understanding of borrowers and their likelihood of distress. Financial and non-financial factors including volatile market liquidity, the complex convergence of fraud and credit risk, and a narrow view of environmental and social dynamics, all impact the real view of risk. Innovative technologies are now table stakes for transforming strategies through the maximization of data and the application of enriched analytics.

The Quantexa Risk Solution Suite is a collection of tools that reshapes an institution's approach to holistic, enterprise-wide risk management. We provide enriched context to improve capital optimization by extending the risk drivers. The Quantexa platform also enables automation and earlier more proactive alerting to drive informed credit decisioning and portfolio monitoring and to aid better capital allocation and optimization.

### Transforming Risk-related Decision-making

Quantexa's Decision Intelligence platform is underpinned by advanced technologies that strengthen your regulatory approach, widen your understanding of counterparties, drive capital optimization and enable earlier warnings of risk.

### Key benefits



#### Extend Your Risk Horizon

Enhance risk models and improve early warning reaction times to reduce impairments and losses.



#### Make Faster Decisions

Automate lending decisions and integrate with ESG-linked factors to provide customers with a faster 'Time to Yes.'



#### Balance Assets and Liabilities

Improve capital optimization for the right industry and associated counterparties.



#### Initiate Perpetual Risk Reviews

Trigger-based reviews with pre-built context reduce manual credit assessment efforts.

### Employ

Employ innovative technologies and take a bold approach toward eliminating enterprise silos and uniting teams to explore overlapping risk

### Connect

Improve risk data hygiene by connecting disparate internal and external, structured and unstructured data sets for a single view of risk

### Understand

Understand the broader borrower ecosystem, expedite earlier warnings, better allocate capital and make decisions with confidence

## Why Quantexa for Risk?

Go beyond basic matching and linking of disparate data to form a holistic view of the borrower's ecosystem. This can expose a seemingly minor, isolated threat that can trigger longstanding risk far beyond a single entity, fueling cascading effects on creditworthiness. Untouched transaction data can be applied and operationalized for an enriched, complete understanding and single view. Advanced Natural Language Processing (NLP) capabilities also bolster your understanding of market-moving sentiments to identify behavioral trends and patterns more effectively.

Through a connected, holistic and total view of exposure, this sophisticated approach bolsters the credibility and clarity of assessments, facilitates a multi-dimensional understanding of your supply chain and mitigates second order risk impact.

## Quantexa Risk Solutions

Portfolio Monitoring -  
Early Signals

Uncover proximate and emerging risks within the borrowers' ecosystem and drive proactive alerts to deliver accurate early warnings.

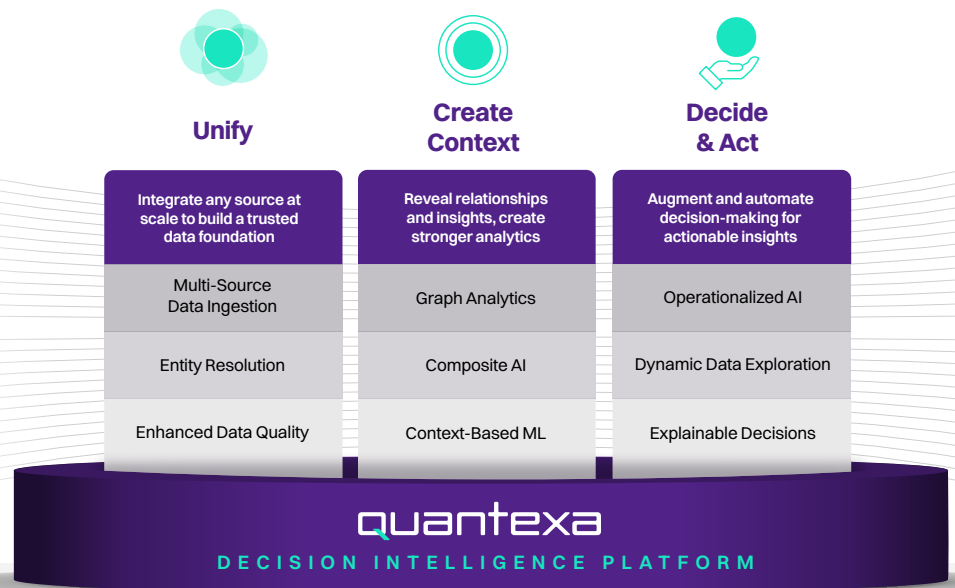
Holistic Counterparty  
Risk Profiling

Facilitate a clearer understanding of counterparty hierarchies, supply chains and their relationships in real time for greater risk resiliency.

## The Quantexa Platform

The Platform to Transform  
Your Decision-Making

An open and modular enterprise  
platform for outcome-driven solutions



**Accurate** 

Quantexa provides 99% accuracy for single views, 20% proven de-duplication of records, and a 75%+ reduction in false-positive alerts.

**Fast** 

Low-code, schema-free data ingestion handles up to 60 billion records and reduces analysis time from weeks to hours.

**Open** 

Quantexa integrates easily with your existing tech stack, using an easy-to-configure modular platform that's extensible with multiple views and use cases.

**Secure** 

Quantexa stays secure with advanced role-based data access and permissioning, white-box machine learning models, and transparent scoring and alerts.