

Retail Credit Scoring and Loan Origination Solution

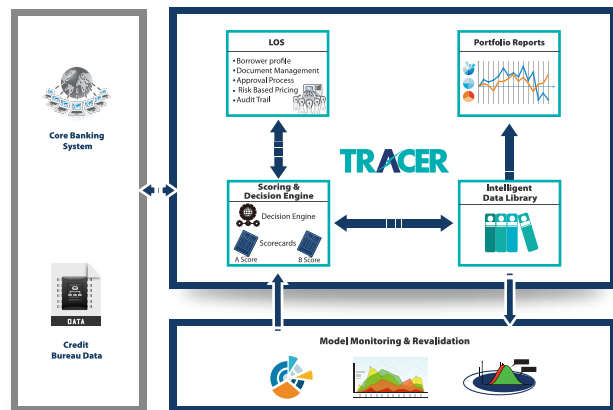


Tracer is a retail credit scoring and decision solution that integrates application and behavioral scores to provide automated credit decisions. Banks can use their own scorecards and business rules or rely on D&B's expertise to build statistical / expert models.

The rapid expansion in retail credit offerings has been accompanied by greater exposure to risks, requiring a balance between business expansion and asset quality. Banks need to process huge volumes of applications in a short period while accurately assessing the credit risk involved in lending to new and existing customers, to ensure efficient capital deployment and regulatory compliance.

Tracer can help your bank in staying ahead of your competitors by giving you all these capabilities and more.

Tracer is a modular and flexible platform to automate your credit decisions based on scientific evidence through application and behavior scorecards. It includes a configurable workflow, a business rules engine and incisive reports to manage the entire scoring, decisioning and origination process.



Tracer Scoring & Decisioning Engine (SDE)

Expert Rating Models - Banks can configure their internal rating models, D&B's expert industry specific rating models or build new models with D&B's assistance.

Financial Spreading - Standard templates and auto validation eliminate mistakes in financial spreading. This module also generates cash flow statements and key financial ratios.

Dual Rating - Credit risk is assessed through a combination of entity and facility rating. An entity is rated using a combination of financial and non-financial parameters while facility rating is based on facility specific parameters.

Basel II compliance - Enables Basel II compliance through PD, LGD and EAD models.

Tracer Loan Origination Solution (LOS)

Real-time: Get real-time decision on credit application based on the score and corresponding risk value for the applicant.

Alerts Management: Maintain and trigger appropriate error messages for deviation from each of the policy rule set.

Workflow: Define custom workflows to manage end-to-end underwriting process including Maker-Checker privileges. Enforce policies and procedures through defined business workflow process. Capable of creating multi stage workflows for different products thereby having different workflow process at product level.

Document Management: Define document requirements at product level to ensure operational procedures are followed. Upload, view and retrieve customer documents at application level.

Access Control: Manage access control through user & role configuration and restricting access at screen level.

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Benefits

Tracer is a modular and flexible platform to give your bank a significant competitive advantage through superior credit risk scoring and automated loan origination. It benefits all stakeholders in the bank:

Senior Management

- Improve portfolio profitability and shareholder returns
- Increase customer satisfaction & reduce attrition
- Consistency across channels
- Proactive measures based on customer behavior
- Monitor Key Performance Indicators (KPIs) in real time

Risk

- Accurate assessment of credit risk
- Centralized administration of credit rules & policies across various channels
- Transparency & traceability in lending decisions
- Estimation of PD & LGD
- Champion / Challenger strategy to optimize scorecards

Finance

- Achieve higher returns and precise capital allocation
- Bring pricing in line with bank's risk tolerance

Sales & Marketing

- Reduce application turn-around time
- Achieve higher customer satisfaction level
- Create cross-sell opportunities
- Instant decisioning on most retail products

Credit Operations

- Automated workflow process from prospect-to-customer, driving operational efficiency
- Achieve consistency in financial spreading
- Reduce operational mistakes and improve process adherence
- Respond to customer queries faster
- Easy access to supporting documents

Technology

- Achieve greater automation by eliminating manual paper based processes
- Web-services based design ensures seamless integration with upstream & downstream applications and credit bureau data
- Sufficient audit trail of all activities within the application allowing complete traceability
- Enhance customer data security & access control

Engagement Model

Our Banking Solutions Group works as a 'trusted advisor' to provide end to end services including business consulting, gap analysis, product customization, installation, integration with upstream and downstream applications, data migration, business & IT user training and ongoing sustenance. Bank also benefits from D&B's vast experience in predictive analytics and managing several consumer credit bureaus in the region.

About D&B

D&B is a leading provider of global business information and insights. Our clients leverage the world's largest data library and extensive local market expertise gathered from building several credit bureaus to mitigate risks, reduce costs, and increase profitability. With a global presence in over 200 countries and a thorough knowledge of local markets and regulatory environments, we provide our clients with the necessary insights to Decide with Confidence®.



Decide with Confidence

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