

Implementation Insights ...

Corporate, SME and Retail Rating



Internal Credit Rating & Evaluation Solution

The Best solution to manage credit and investment portfolios that you can ever get!!

Excel in strategic planning and develop your own effective **credit, sales and collection policies** through a dynamic comprehensive “Risk-Based Assessment” tool and **excel in your operations.**



The ICRES rating engine is used for the purposes of client’s segmentation and classification based on a customized rating and evaluation criteria fits the client’s needs and policies. Rating is made on financial instrument level, client level, and portfolio level / grouping.

Rating operations are conducted dynamic, automated, based on sensitive risk indicators and doesn’t require technical team (programmers) interference.

Strategically, the management can:

1. Develop, reviewing and updating the policies related to credit, collection, sales and risk-based pricing efficiency.
2. Facilitate targeted informed high-return marketing campaigns.
3. Planning for managing products effectively and controlling their life cycle.

Operationally, the system enables institutions to effectively manage portfolios by Automation of:

1. Identify the nature of clients (individuals / SMEs / Corporate / Associations / Government agencies ... etc.).
2. Identify the credit or investment products in the company’s portfolio.
3. Identify the credit evaluation factors/ fields and their data options based on available data in the company’s database.
4. Enable adding any credit evaluation factors/ fields manually needed for evaluation criteria (if they are not available in the company’s systems) and managing these factors / fields avoiding change requests on your systems that usually have high costs.
5. Easily and full flexible to develop unlimited credit evaluation models / schemas for products based on business needs.
6. Easily update/ modify evaluation criteria/ models and rating policies under full control and audit logs with no need for technical team (programmers) interference.

7. Reduce the effort and time in setting up the solution to adapt any organizational work changes (business context; procedures, products, policies ... etc.) where it contributes to reduce operational and administrative expenses.
8. Developing customized or semi-standard (S&P, Moody’s or Fitch) rating policies based on organization volume and complexity of operations.
9. Enable organizations to run automated rating process ad hoc or on prescheduled periods with no user / human intervention.
10. Maintain rating history and provide trending and analysis capabilities based on rating results and factors.
11. Enable fully managing credit new applications efficiently, based on the organization’s approved credit policy terms.
12. Enable risk-based pricing (purchasing risks at the right costs).
13. Enable measuring the deterioration of credit quality or improvement by comparing between the current situation and the initiation recognition status.
14. Dynamic Access Control and Roles Management capabilities.
15. Capitalization on rating and communicating with other systems in the organization using ready APIs to do enhancements and improvements to business operations (data entry e-forms to manage credit initiation process, workflow ... etc.) and comply with international financial reporting standard (IFRS 9) implementation requirements.

One of the IFRS 9

Solution Modules

Our Offer

- Develop customer evaluation and rating policies.
- Develop risk-based pricing policies and procedures.
- Provide license to use the ICRES solution
- Specialized training in the credit assessment, evaluation, control and management.
- Training on how to use the ICRES solution.

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