DeepCredit® iEWS

A leading "econometrics + machine learning" based credit analytics solution

DeepCredit® iEWS (intelligent Early Warning System) provides superior predictive power for credit assessment and monitoring by identifying credit deterioration at the earliest. It covers a full spectrum of applications from large corporates to SMEs. Leveraging new-generation analytics, it empowers credit approvers, risk managers, and portfolio managers to make smarter risk-based decisions and thus reduce credit losses.
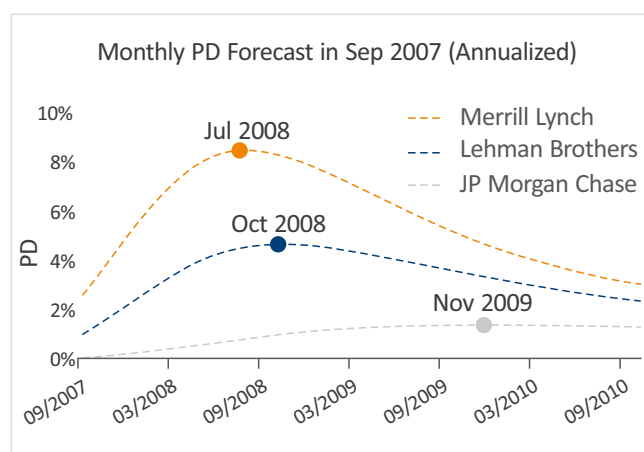
New-Generation Analytics

Powered by breakthrough analytical technologies, our proprietary analytics distinguishes from traditional analytics in the market with substantially improved performance.

Key Benefits

Identify credit deterioration at the earliest enabling pre-emptive actions against high-risk customers and endangered sectors
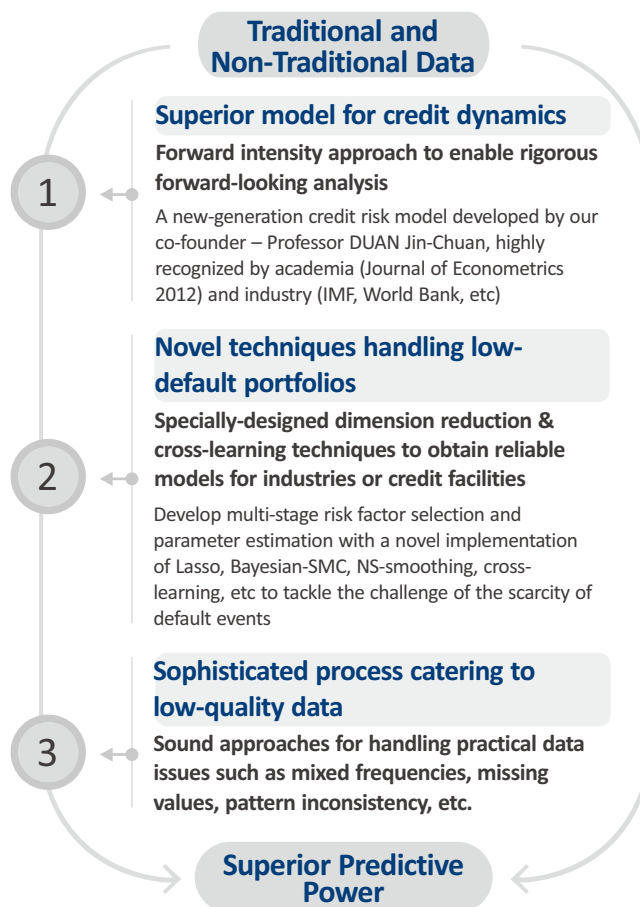
Pinpoint the potential riskiest time for preventive plans against defaulting customers with prioritized efforts

Examine key risk drivers to understand major risk sources for targeted action plans

Monthly PD Forecast in Sep 2007 (Annualized)

Our analytics identifies Lehman Brothers' and Merrill Lynch's credit deterioration and foresees JP Morgan Chase's credit stability **12 months ahead** of GFC.

Unique Features

Traditional and Non-Traditional Data

1

Superior model for credit dynamics

Forward intensity approach to enable rigorous forward-looking analysis

A new-generation credit risk model developed by our co-founder – Professor DUAN Jin-Chuan, highly recognized by academia (Journal of Econometrics 2012) and industry (IMF, World Bank, etc)

2

Novel techniques handling low-default portfolios

Specially-designed dimension reduction & cross-learning techniques to obtain reliable models for industries or credit facilities

Develop multi-stage risk factor selection and parameter estimation with a novel implementation of Lasso, Bayesian-SMC, NS-smoothing, cross-learning, etc to tackle the challenge of the scarcity of default events

3

Sophisticated process catering to low-quality data

Sound approaches for handling practical data issues such as mixed frequencies, missing values, pattern inconsistency, etc.

Superior Predictive Power

An End-to-End Solution

iEWS uses automated processes to seamlessly integrate data and analytics into the system, providing users with an efficient one-stop solution.

Gain deep insights

- ▲ Overview all key risk information of all customers
- ▲ Pinpoint the who, when and why of customer default
- ▲ Understand portfolio risk concentration

Stay agile and intuitive

- ▲ Real-time warning
- ▲ Instant update
- ▲ Wide-scale visualization widgets

Keep model optimal

- ▲ Track model performance
- ▲ Recalibrate models to up-to-date data
- ▲ Refine models by changing risk factors
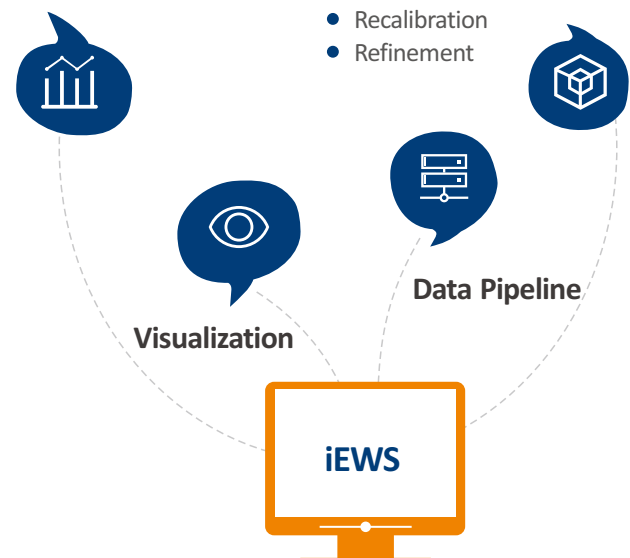
Save time and reduce cost

- ▲ Automated data pipeline and risk assessment
- ▲ Minimal manual touch
- ▲ Easy-to-use web-based application

Credit Analysis
- ● Existing customers
- ● New applicants

Model Management
- ● Recalibration
- ● Refinement

Visualization

Data Pipeline

iEWS

Additional Services

To maximize the value of iEWS to clients, we also provide customized services on

Model development

- ▲ Harmonize your multi-source data
- ▲ Cater to your default definition
- ▲ Integrate your expertise and preference
- ▲ Optimize model segments to your portfolio structure
- ▲ Tailor warning signal criteria to your risk appetite

System deployment

- ▲ Support on-premise and cloud-based installation
- ▲ Require minimal realignment and zero downtime of your in-use system

Contact Us

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CriAT is a spin-off fintech company from the National University of Singapore. We provide new-generation credit analytics and deliver proprietary, superior solutions in credit risk management to meet various needs of clients. Our solutions are powered by cutting-edge analytical technologies and augmented by in-depth domain knowledge – making us unique.