

x platform x

Basel Capital Adequacy Ratio Computation

Comprehensive solution providing Regulatory Capital Computation functionality, enabling banks to meet with Capital Adequacy directives and regulatory reporting with advanced What-if and Attribution analysis.



Basel RWA Computation for Credit Market, Counterparty Credit and Operational Risk



Out of the box reporting for each regulatory jurisdiction



Adopt to emerging ICAAP and Advanced IRB requirements



Dashboards with drill downs and advanced Attribution, Scenario, What-if and variance analysis



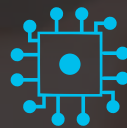
Capabilities of the Solution

Interactively compute risk weighted assets at the most granular level.



Basel Methodologies

Comprehensive set of Basel defined RWA computation rules across Credit, Counterparty Credit, Market and Operational Risk.



Contemporary Technology

Advanced Dynamic DAG compute engine that runs on Apache Spark and performs iterations on the fly.



Reporting

Customized reports matching the regulator prescribed reporting formats



Declarative Metadata

Creates new computation sequences, models and result data sets without coding



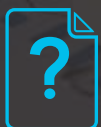
Configuration Management

Configurable Capital computation logic from business segment to product level, Product mapping, Attribute mapping



Advanced Transparency

Enables deep variance and attribution analysis through advanced visualization and drill down capacity



What-If Analysis

Conduct What-if, attribution and variance analysis as well as Stress testing

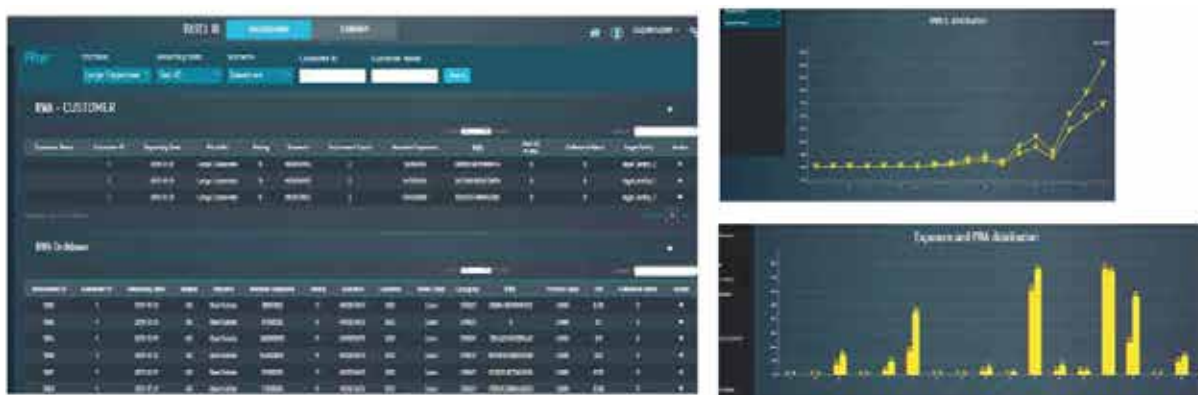


Scalability

Adapt to emerging ICAAP, IRB, BCBS239 requirements

Key Solution Features

Platform X is a comprehensive regulatory reporting solution specifically designed for Banks targeting to implement a cost effective Basel Regulatory Capital Computation engine. It establishes an automated process for regulatory capital computations across Credit, Counterparty Credit, Market and Operational Risk and also provides regulatory reports prescribed by regulators.



Calculation Rules

- Credit Risk capital assessment with national discretion options covering local regulations in Europe, Asia, MiddleEast and Americas - Basel II/III and IV supported
- Market Risk and Operational Risk capital requirement assessments

Configuration Management

- Provides for configuring calculation logic right from business line to product level
- Exhaustive set of attribution, premapped to required products and/or business lines

Collateral Allocation

- Limit and collateral allocation module via business rules, and/or other optimization routines
- Allocation at customer as well as facility level

Data Management

- Data integration provides for loading transaction data from multiple sources
- Data quality identification rules to fix data issues before computation steps
- Data reconciliation to the general ledger and mitigation of issues, if any



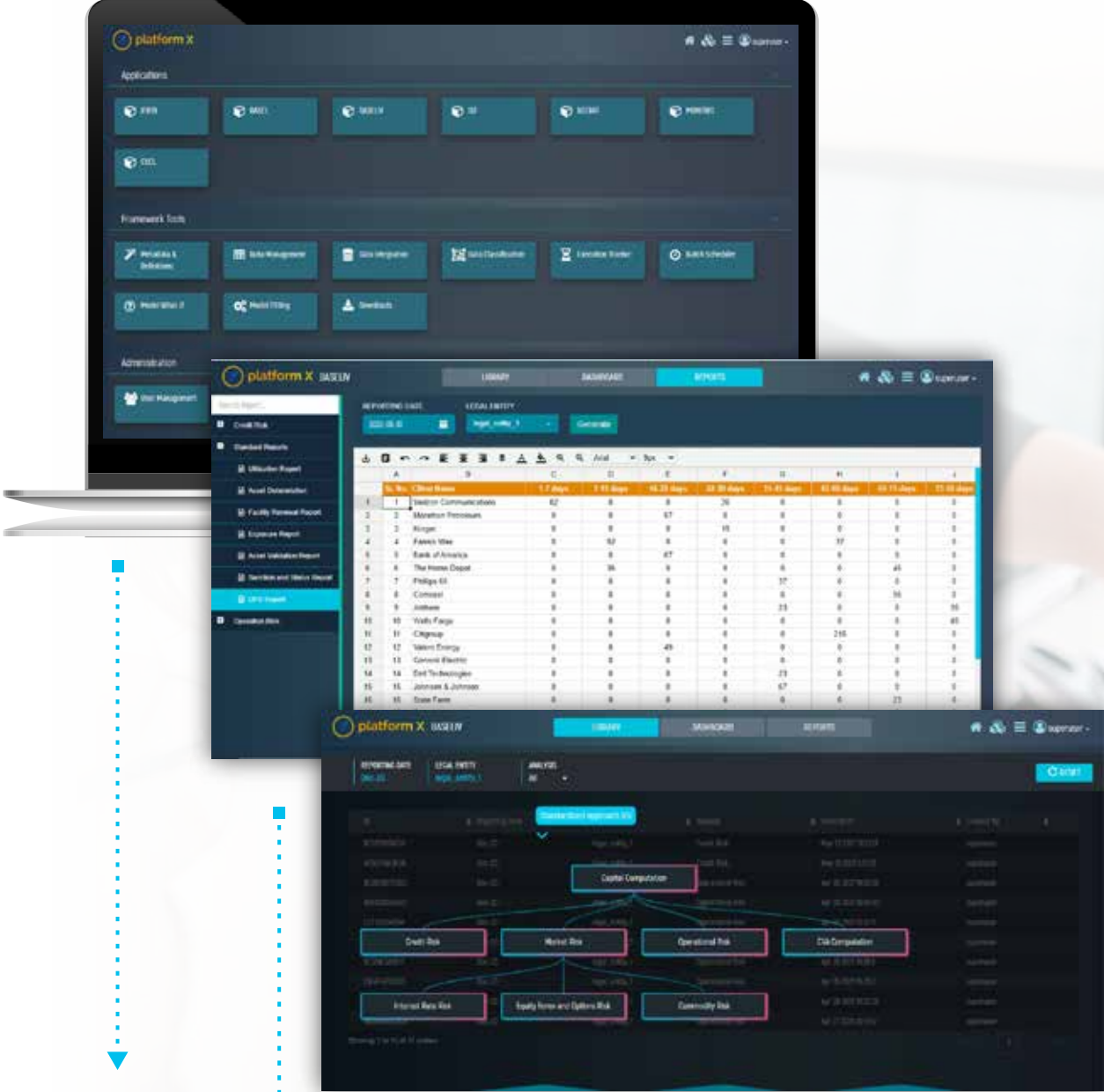
Adaptability

- Meet with national supervisor requirements and forward compliance with constantly evolving requirements like IFRS 9, IRB, Stress testing, BCBS239
- Consolidate the calculation requirements at group/sub-consolidated level/jurisdiction
- Future proof RWA computations through our AMC support which supports any changes in Capital Adequacy directives

Reporting

- Preconfigured reports as well as deep drill downs for reconciliation
- Local regulatory reports supported for out of the box reporting and disclosures
- Customizable dashboard and MIS for Senior Management

Solution Screenshot



Landing Page

Generated Reports

Library View

Technical Features



Multiple teams can work together- enabling collaboration



Platform Framework creates new computation sequences, models and result data sets without coding



Designed to support two-way integration with existing data sources and rating system



Advanced metadata technology automatically traces, versions, compares and details all results



Built for On-premise as well as Cloud Deployment and concurrent, interactive work-group



Robotic Process Automation reduces the time and cost footprint of analytical tasks, allowing banks to realize significant efficiency gains



Designed and powered by various machine learning algorithms automating the cognitive processes



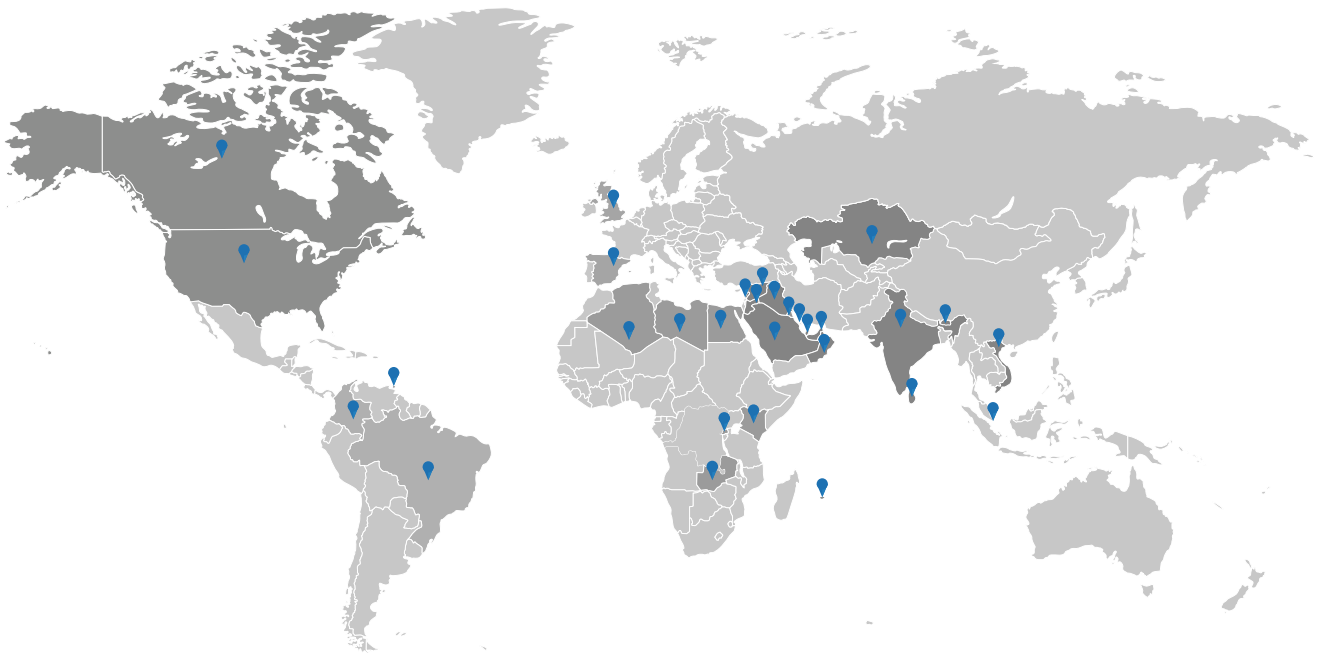
Metadata allows for rapid changes to methodology and approach when required by regulators/business requirements



About Us

Financial Institutions have started automating routine tasks and eliminate inefficiency, but higher order and expensive Analytical Processes requiring intelligence and human decision-making are not automated. Generic automation platforms would not be able to handle Analytical Processes that require deep-domain knowledge.

CogNext, incubated by Aptivaa, intelligently incorporates cognitive technologies such as AI-ML and NLP into robotic process automation. Combined with our domain knowledge, CogNext brings Automation at Scale for Financial Institutions, thus assisting the knowledge worker by removing repetitive, replicable and routine analytical tasks.



 **100⁺**
Clients

 **30⁺**
Countries

 **15⁺** Yrs
Experience

Aptivaa

INDIA | UAE | UK | US

www.aptivaa.com | www.linkedin.com/company/aptivaa | info@aptivaa.com