

x platform x

IFRS 9

Comprehensive solution providing IFRS 9 functionalities, enabling our clients to achieve ECL through pre-configured methodologies and Classification & Management of Financial Assets with what-if analysis and attribution analysis.



Attribution
Analysis



What-If and
Scenario Analysis



Forward Looking
Analysis



ECL
Computation



Capabilities of the Solution

Decide on the optimal provisions number from a large number of alternatives.



Reporting

Preconfigured reports as well as deep drill downs for reconciliation



Contemporary Technology

Advanced Dynamic DAG compute engine that runs on Apache Spark that allows multiple methodologies and iterations on the fly



Macro Forecasting

Configurable Macroeconomic Overlays, Supports baseline and stress scenarios



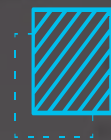
Declarative Metadata

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



Advanced Analytics

PD, LGD, EAD, TTC to PIT
Calibration, 12 month and lifetime
PD and LGD supported, Transition
matrix, roll rate and vintage loss
methods



Advanced Transparency

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



IFRS 9 Methodologies

Comprehensive set of ECL
methodologies covering both
individual and collective
assessments

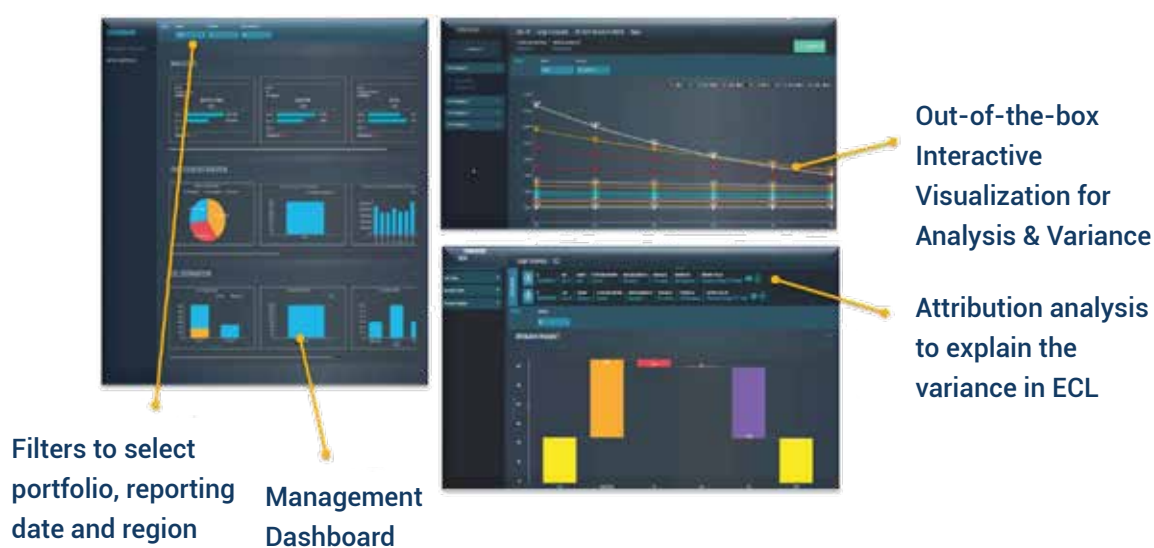


Scalability

Easy transition from prototyping to
full implementation and from data
centre to Cloud deployment

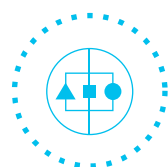
Key Solution Features

Comprehensive coverage of IFRS 9 requirements encompassing computation of Expected Credit Losses, Classification and Measurement of Financial instruments, GL Recon, accounting treatment for ECL. Platform X is a comprehensive solution providing various methodologies for computation of ECL components, their forecasting and stress testing.



Comprehensive Solution

- ECL methodologies (PD, LGD, EAD) configuration for multiple portfolios
- Stage Assessment rules
- Classification & Measurement of financial instruments with GL Recon



Pre-configured Methodologies

- Comprehensive suite of all the plausible methodologies for computation of ECL and its components (PD, LGD, EAD etc.) are pre-configured in Platform, reducing our implementation time frame
- Manage model reconfiguration, process changes and user roles interactively.



Forecasting and Stress Testing

- Compute forward-looking PDs including PD scenarios using macro-economic parameters across various PD methodologies
- Generate EAD forecasts taking into consideration CCF and prepayment factors
- Configure macro-economic overlays for base and stress scenarios



Enhanced Flexibility

- Flexible data model, which allows the users to add new data, attributes easily without any restrictions on the upload file structure
- Flexibility to choose independently from an array of approaches
- Provides customization and overriding options as per need
- Enables users to change the formulas from the front end



Attribution Analysis

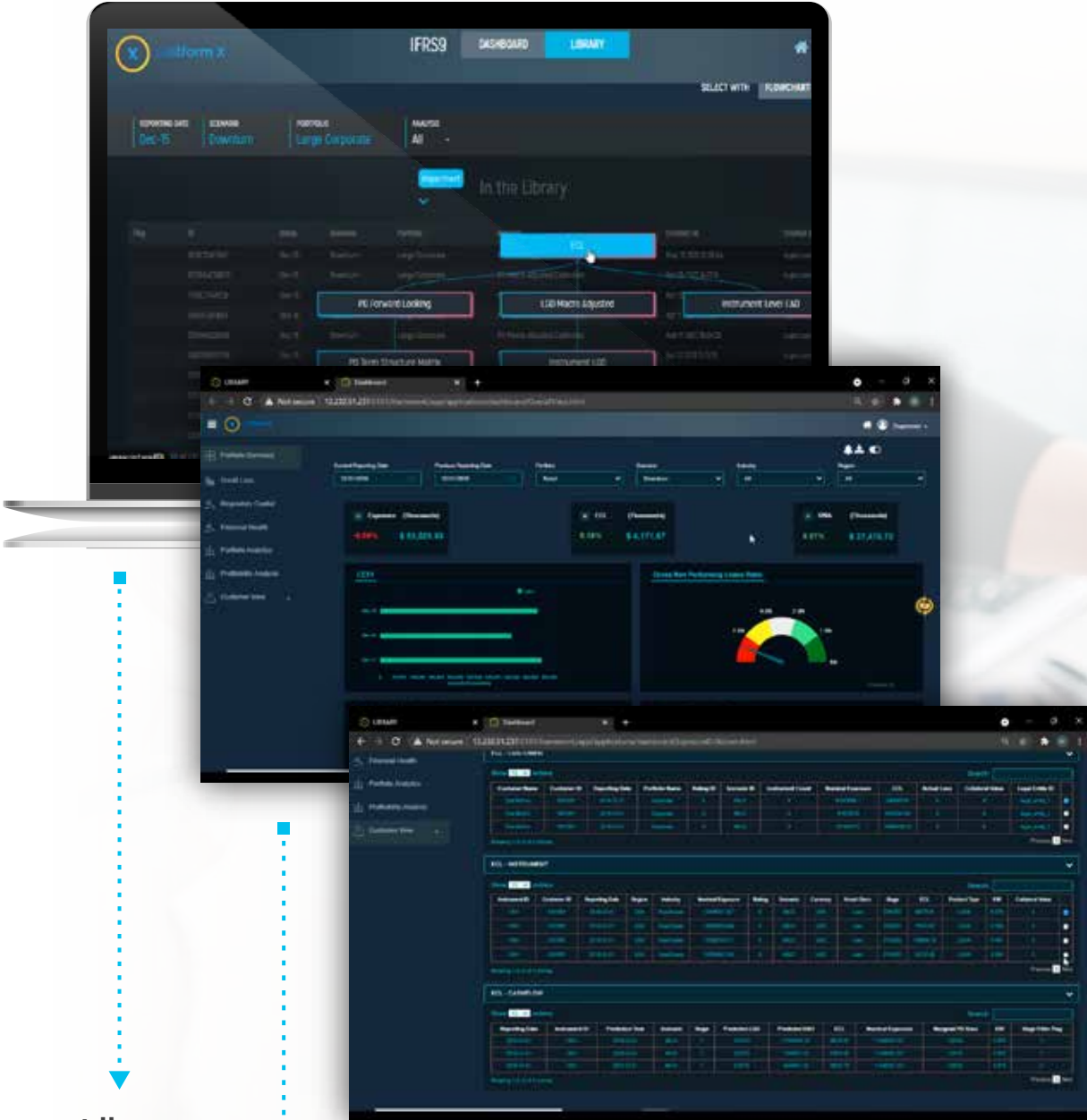
- The solution allows the user to perform variance analysis not just across time but also across different methodologies, model versions and scenarios. The results of the comparative analysis are preserved and may be used for providing critical insights to the executive management.



Reporting

- Preconfigured reports as well as deep drill downs for reconciliation
- Enables deep variance and attribution analysis through advanced visualization and drill down capability
- Explanation of variances and result details without any additional manual work

Solution Screenshot



Library View

Portfolio Summary

Customer 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

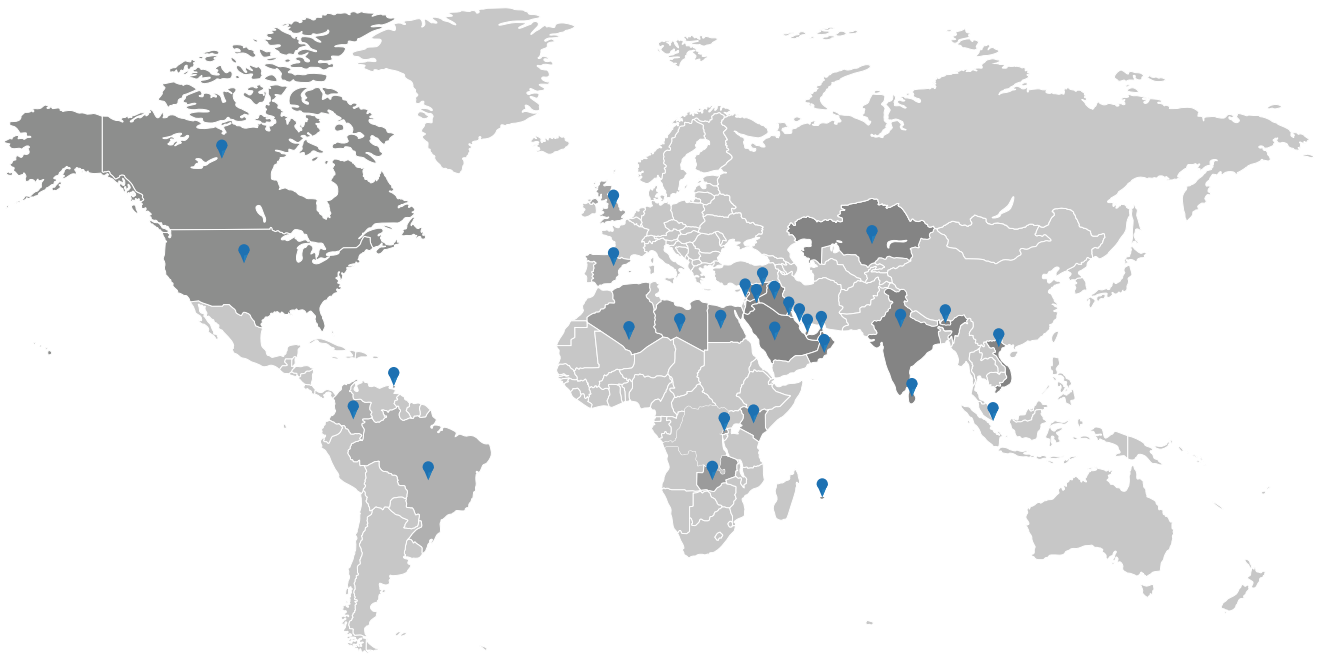


Metadata allows for rapid changes to methodology and approach when required by regulators/business requirements

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

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