

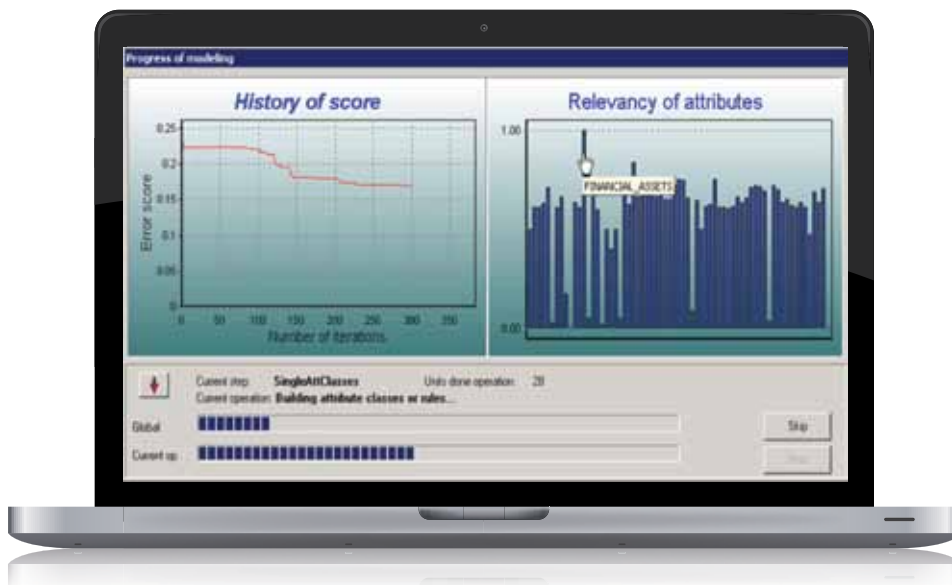
# OneSumX<sup>®</sup> Credit Scoring

The use of modern rating systems for calculating risk-adjusted pricing is a key success factor in credit risk management. These systems must be flexible and adaptive in their structure to deliver consistent and reliable results. Wolters Kluwer Financial Services' powerful OneSumX Credit Scoring functionality for new and existing credit businesses provides increased efficiency in the creation, calibration and validation of rating models.

With maximized calibration results, firms can benefit from an increase in the detection of bad cases and the minimization of unused sales potential. Additionally, firms can reduce relevant rating factors in a model for better understanding and transparency.

The Credit Scoring module integrates seamlessly with our OneSumX Credit Risk solution, providing a comprehensive credit risk management process; from identification and estimation of counterparty risk factors including PDs, credit ratings, and credit spreads, through to complete single name and portfolio credit risk analysis via current and future exposure analysis, expected and unexpected credit loss analysis (based on stress and credit value-at-risk), and CVA.

Our complete solution provides full clarity around the financial impacts of different risk strategies and stress testing scenarios within financial institutions.



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## Our solution

- Combines human expertise and machine intelligence to create optimal rating models.
- Achieves optimized results by using objective analytics without subjective and non-validated assumptions.
- Detects dependencies and hidden correlations.
- Guarantees the complete transparency and traceability of all results.
- Provides scalable technology and content for unlimited rating questions.
- The Model Management Module centrally controls the creation and use of the models. All steps, from data preparation to the calculation of the probability of default, follow a systematic structure.
- All analysis activities and paths are recorded guaranteeing the transparency of all rating models and the traceability of calculated ratings.
- Knowledge from human expertise and machine intelligence is stored in the central library, and the feedback learning process uses this knowledge to continuously improve its rating quality.

Both our Credit Scoring functionality and Credit Risk solution are part of our risk management portfolio. OneSumX Financial Risk Management offers event-based, contract-centric integrated risk management, and allows data to be collected once to measure all types of financial risk, including market risk, liquidity risk, ALM and integrated risk and finance.

## Online processing

- Ad-hoc single query processing
- Java client provided which works over highly effective direct TCP/IP connection
- SOAP/REST Web services support
- MQ support (with additional middleware)

## Batch processing

- DB tables based integration through the staging area database
- Raw data files exchange
- No implementation efforts – all the data structures, interface tables etc. are created automatically on the base of model meta-information



## ABOUT WOLTERS KLUWER FINANCIAL SERVICES

Wolters Kluwer Financial Services provides more than 15,000 customers worldwide with risk management, compliance, finance and audit solutions that help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. With more than 30 offices in 20 countries, our prominent brands include: AppOne®, ARC Logics®, AuthenticWeb™, Bankers Systems®, Capital Changes, CASH Suite™, FRSGlobal, FinArch, GainsKeeper®, NILS®, OneSumX®, TeamMate®,

Uniform Forms™, VMP® Mortgage Solutions and Wiz®. Wolters Kluwer Financial Services is part of Wolters Kluwer, which had 2013 annual revenues of €3.6 billion (\$4.7 billion), employs 19,000 employees worldwide, and maintains operations in over 40 countries across Europe, North America, Asia Pacific, and Latin America. Wolters Kluwer is headquartered in Alphen aan den Rijn, the Netherlands. Its shares are quoted on Euronext Amsterdam (WKL) and are included in the AEX and Euronext 100 indices.

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