

# Credit Rating Decisional Engine



E.ON  
BAIN  
Nunatac

- F. Cavallo, S. Broschitto
- B. Marchisio, S. Ghisleni
- E. Pallini, G. Passerone

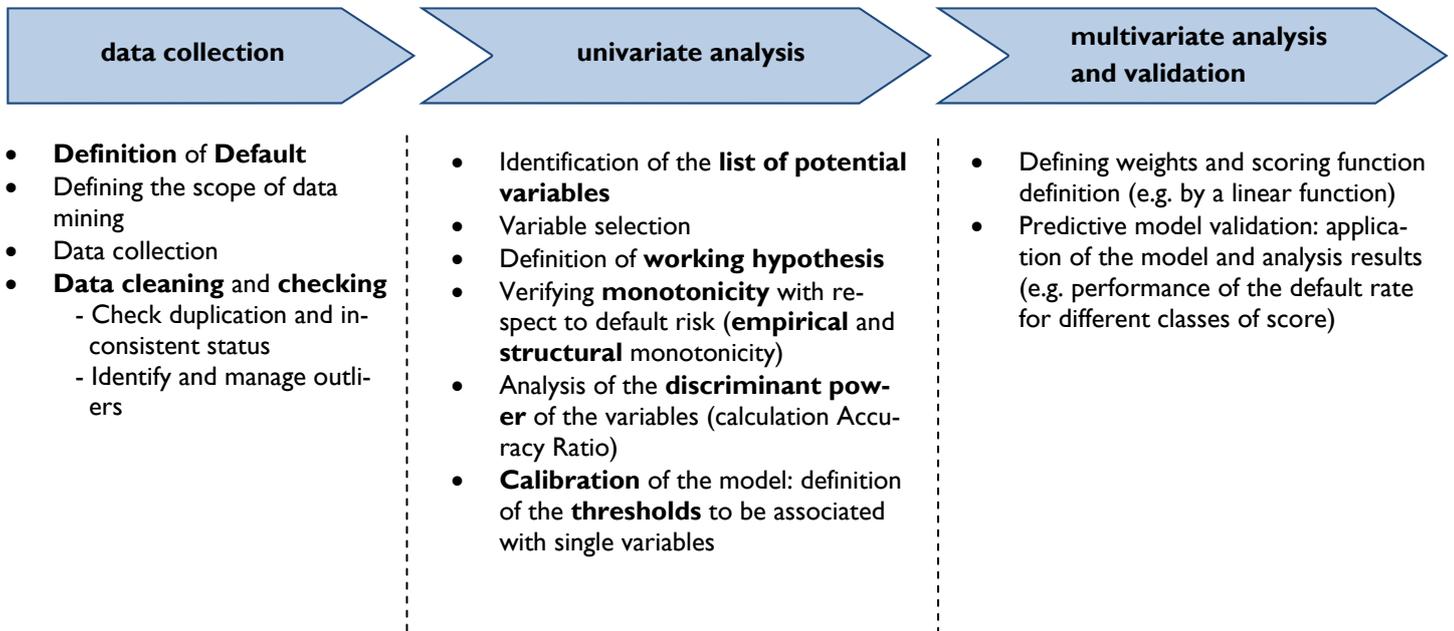


## Project aim

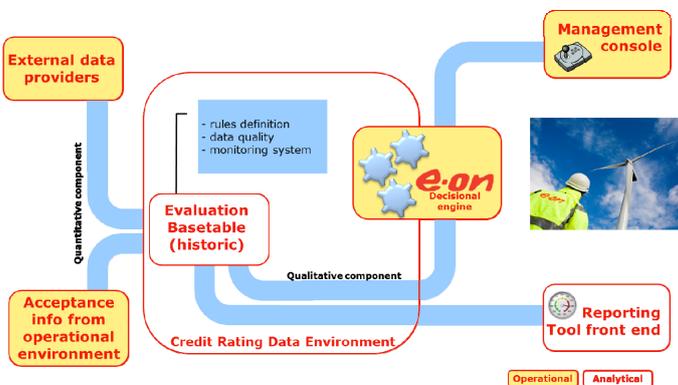
Review the current rating model for industrial and business clients, in order to:

- improve the overall risk prevention effectiveness in the acquisition phase
- check the consistency of actual evaluation criteria vs. the Italian market
- identify any significant new risk drivers to be included in the credit rating evaluation
- implement the new credit scoring system
- guarantee segregation of duties, track each action on evaluations with the use of different profiles
- provide reporting capabilities to monitor credit check result
- implement an integrated end-to-end credit management process

## Approach and methodology

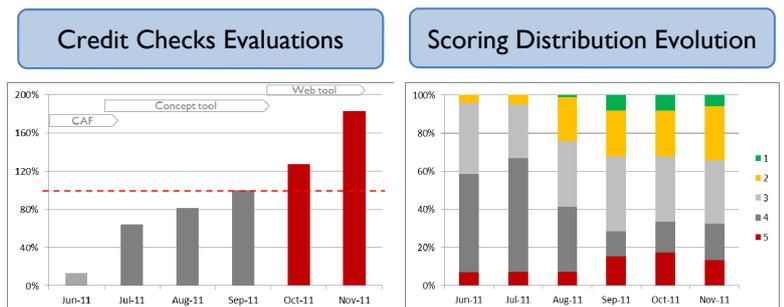


## Credit rating application



Credit Rating Decisional Engine is a standard three level web application collecting data from:

- internal data from Customer Intelligence data warehouse
- external info provider
- user input data



Rating project fully met expectations in terms of volumes and outcomes distribution

Smooth transition to the new model through the use of a "concept tool". Impressive growth of evaluation process efficiency

Target of improved scoring distribution fully achieved