



# Credit Underwriting – Analysis and Reporting Tool

Exprivia provides **CreditOnWeb**, a modular system for the automation of the entire credit underwriting process: from the multifaceted collection of customer information up to the rating assessment, from the detailed definition of a credit application (in terms of requested loans and received collaterals) and the monitoring of its workflow within the organisation up to the final approval stage. **CreditOnWeb**'s database constantly expands with a huge amount of 'precious' information: number and type of credit applications, credit lines, collaterals, customer ratings, workflow steps and related timing from which the bank can extract important KPI concerning the efficiency of the implemented underwriting process or can make useful portfolio analysis.

In order to increase the system's added value and to leverage the investments made so far, EXPRIVIA offers **ART** (Analysis and Reporting Tool), a new software tool devoted to data analysis. The aim of the module is to browse **CreditOnWeb** data with a set of predefined reports that can be expanded further on.

**ART** consists of two components:

- ART-ETL (Extract, Transform, Load): that makes a batch extract of data from the **CreditOnWeb** live database that is then stored in a separate database with a proper structure. The batch extract can be scheduled at predefined intervals (usually once a month). Extracted data is stored in a separate database scheme (**ART** datamart), so that there is no confusion between **CreditOnWeb** (source) and **ART** (target) data. At each extraction, ART-ETL will take a snapshot of the current **CreditOnWeb** data.
- ART-VIEW: provides an interactive reporting function allowing the user to browse through the **ART** datamart using a set of predefined reports made of tables, charts and various graphic elements. While browsing data, the user can choose some filters to restrict the range of displayed results to obtain the desired outcome.

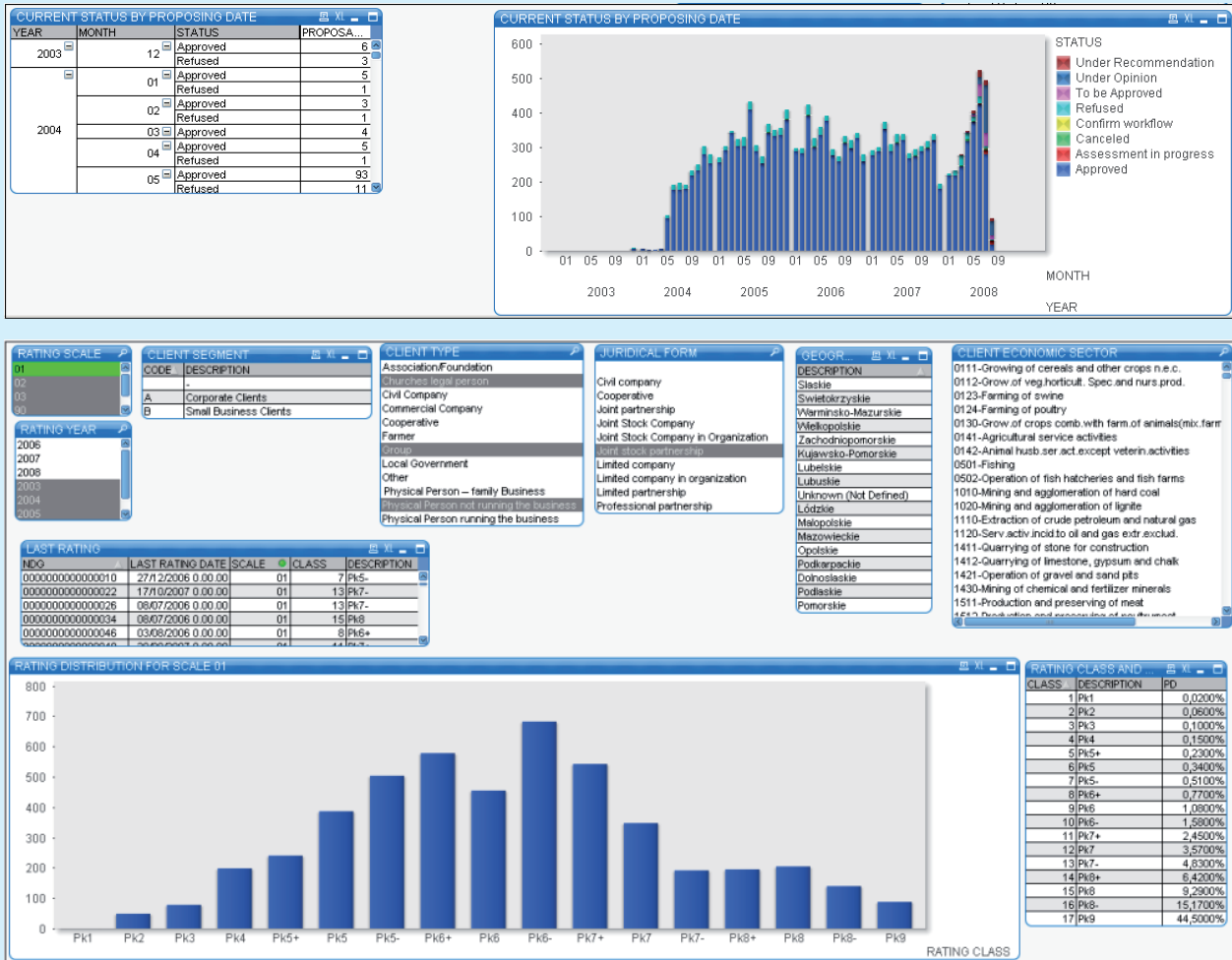
The ART-View component is built using BI (Business Intelligence) market tools: currently available for Microstrategy and QlikView but upon a client's request may also be provided to work with other BI tools. ART View extracts the data from **ART** datamart, builds an internal database and presents them in a tabular and graphical format. Additionally, all the ART-View reports can be exported to MS-Excel format or printed (even in PDF format if a PDF printer is installed on the client's PC).

A list follows of the possible analysis areas covered by **ART**:

- Time to yes, time to cash (both calendar and working days are provided): by different client type/segment or approval process, the time between the clients delivering all the required documentation and the decision (approval /rejection of the credit application) and the time between the client delivering all the required documentation and booking of approved facilities are respectively measured.
- Timing Report: for each proposal status, information about number of proposals, average days in the status (both calendar and working days are provided). This information is organised by proposing region and branch.
- Workflow analysis: the report shows the average days to final decision both as calendar days and working days. Time spent to perform each workflow step, i.e. average days spent in making a specific action for each unit organisation.
- Rating and client distribution: it is possible to create different charts showing the number of clients in each rating class with the possibility also to aggregate by economic sector or geographical area.



These are some examples of the predefined reports provided by ART-VIEW:



## EXPRIVIA

Exprivia Spa ([www.exprivia.it](http://www.exprivia.it)) is an IT company specialising in the implementation of innovative software solution and IT services.

Exprivia bases its success on a wealth of skills and experience gained from more than 25 years of constantly working in Information Technology for banks and financial institutions, industry, energy, telecommunications, utilities, public administration and healthcare.

Listed on the Italian Stock Exchange since 2000 and in the STAR segment since October 2007, Exprivia has currently a team of about 1.400 people distributed among the offices in Italy, Spain, Mexico and Guatemala.