



platform x

Interact. Compute. Explain

Comprehensive Solution for
IFRS 9 Compliance

cognext
discover what's next



Attribution Analysis



Forward Looking
Analytics



What-If and Scenario
Analysis



ECL Computation

The Platform X

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

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Platform X

IFRS 9

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

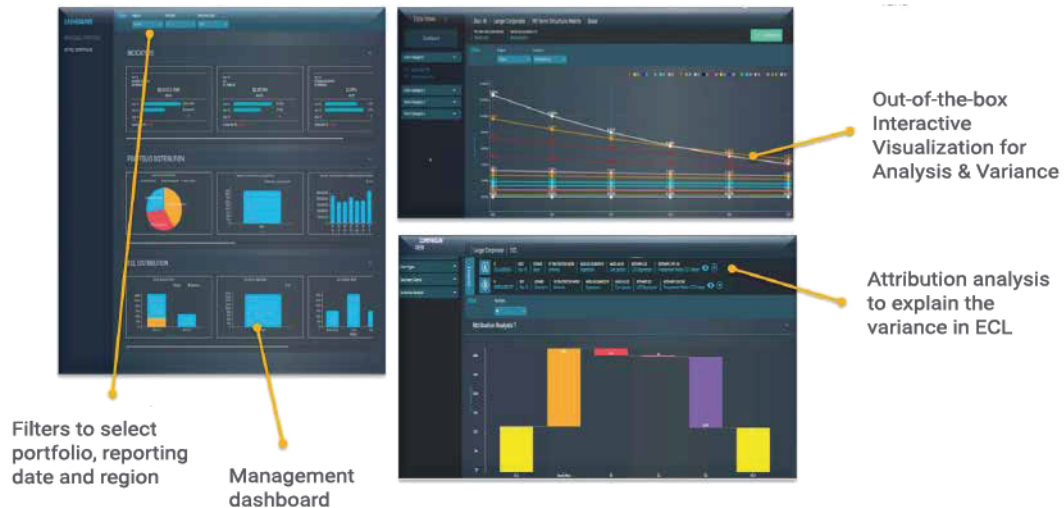


Scalability

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

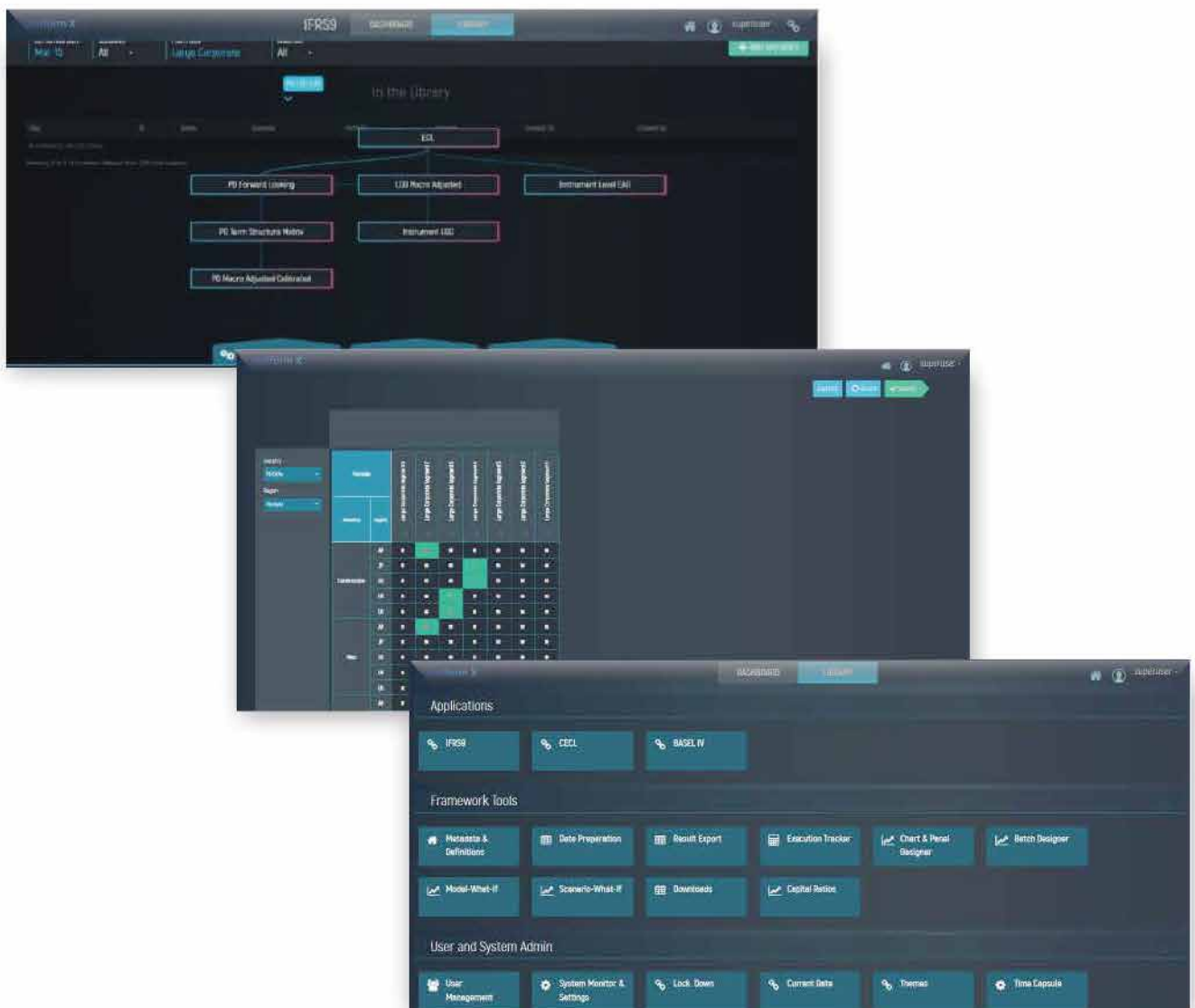
- The solution allows the user to perform variance analysis not just across time but also across different methodologies, model versions and scenarios. The results of the comparative analysis are preserved and may be used for providing critical insights to the executive management



Reporting

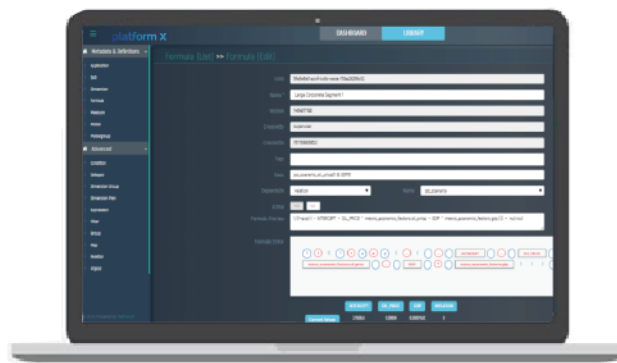
- Preconfigured reports as well as deep drill downs for reconciliation
- Enables deep variance and attribution analysis through advanced visualization and drill down capability
- Explanation of variances and result details without any additional manual work

Solution Snapshots



Technical Features

Platform X makes use of open source software and is based on special commodity hardware. Platform X ECL computation engine is an Advanced Dynamic DAG compute engine that runs on Apache Spark which allows multiple methodologies and iterations on the fly. It has a browser based easy to use front end UI that complies with security and audit requirements.



Multiple teams can work together- easing the workload and support for ownership for results



Speed of execution allows what-if analysis and rapid exploration of alternatives



Built for Cloud deployment and concurrent, interactive work-group



Built on Spark and other Open Source technologies for dynamic, responsive in-memory computations and extreme scale



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



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



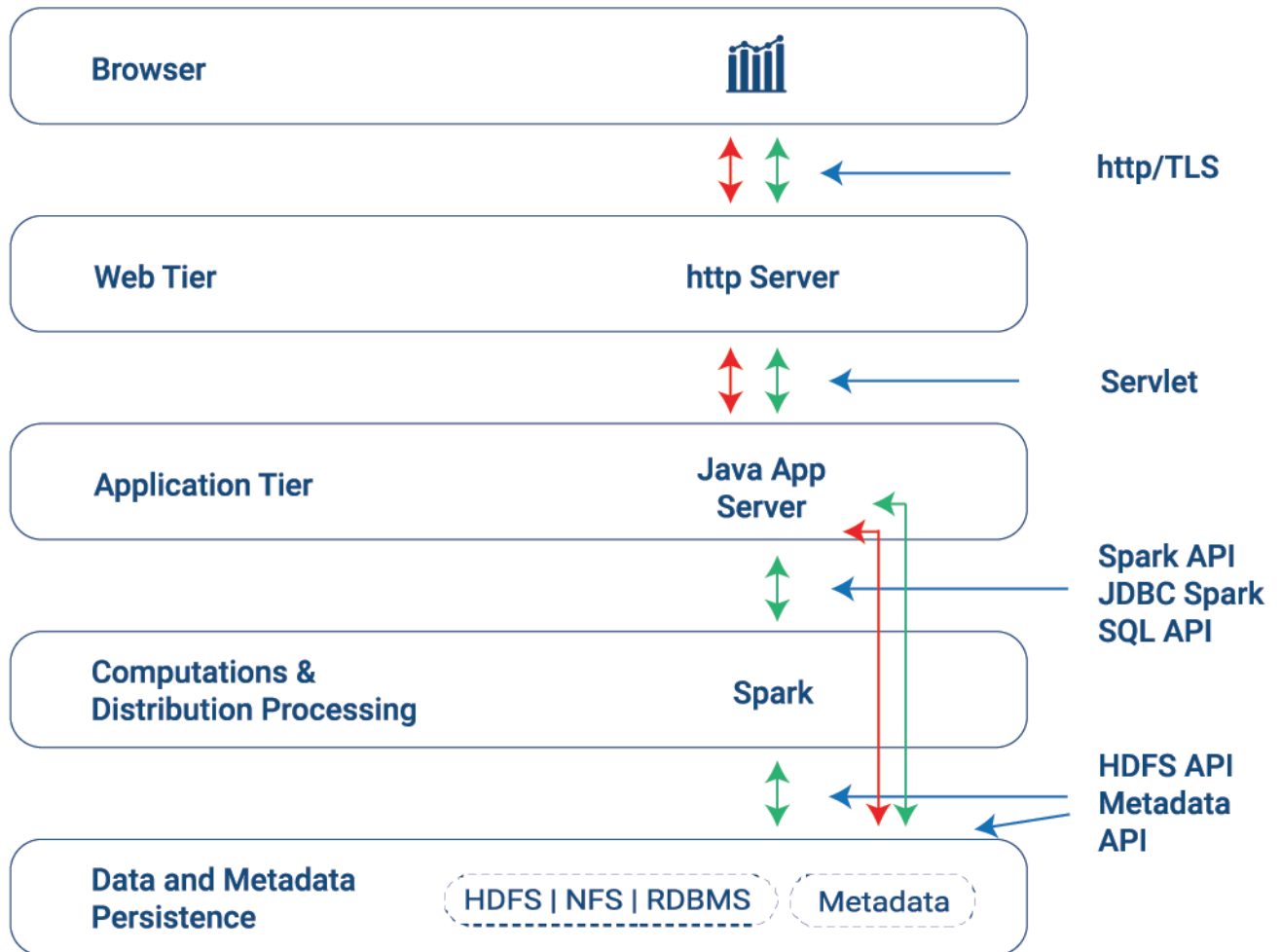
Metadata allows for rapid changes to methodology and approach when required by regulators and business



Explains the variances and results/details to management and regulators without any additional manual work



Technical Architecture



Business User

- Interactive Compute
- Interactive Data Visualization



Business Expert User

- Interactive compute, formula, chart, scenario design
- Interactive dimension data loading and changes



Operations User

- Interactive Business data load
- Interactive quality check and re-loads



Administrative User

- User Management
- Setup Roles, Groups and Rights



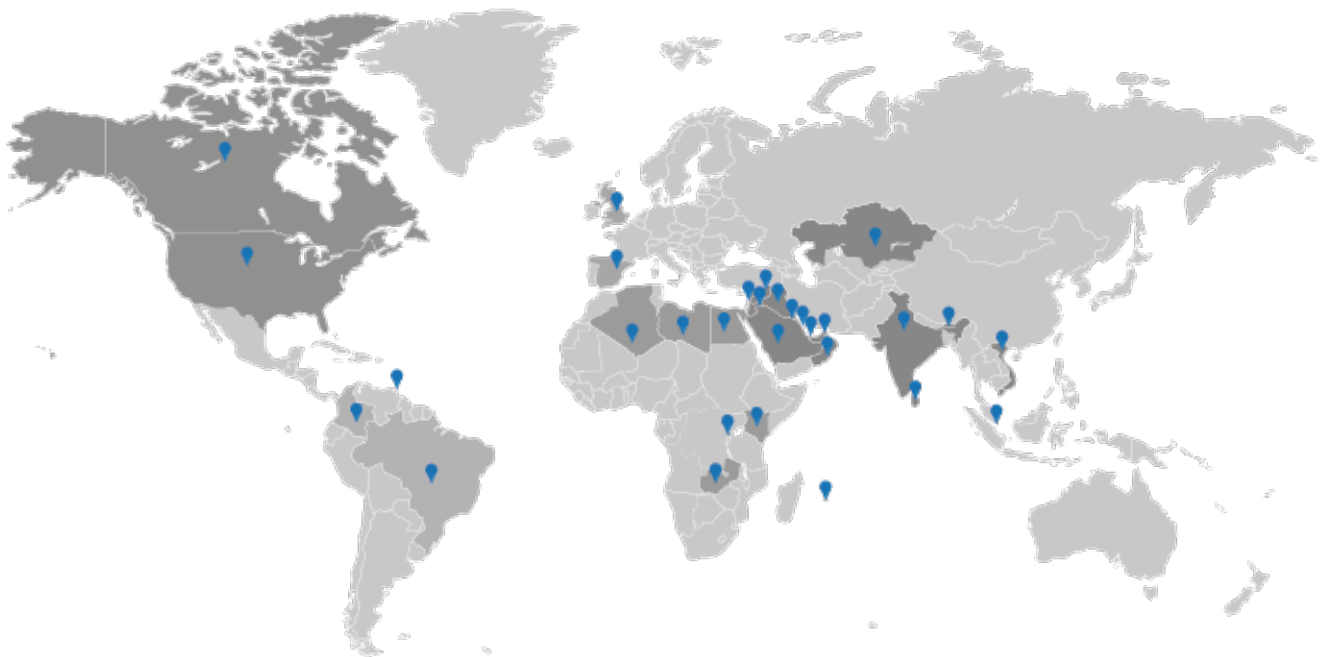
Technical User

- Interactive Resource Tracking
- Clean up and refresh
- Upgrades and software updates

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

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