



CASE STUDY

Credit Scoring Solution



Credit Scoring Customer Case by Analytics Bulgaria

Background

Driving force for the project was goal of the Bank to make well-informed credit decisions – Quickly develop, validate, deploy and track credit scorecards, while minimizing model risk and improving governance.

Best practice deployment and synchronization of Test, Dev, Prod environments in AWS, integration with MS AD, definition of roles and responsibilities.

The client

Tier-1 the Largest Austrian Bank in Bulgaria (The Bank).

The challenge

Reduce credit losses and boost overall business performance by making better, data-driven credit decisions on both the origination and servicing sides of the business. SAS Credit Scoring enables to perform application and behaviour scoring for virtually all lending products – including commercial loans, cards, instalment loans and mortgages. A user-friendly, graphical interface boosts productivity and efficiency, enabling you to easily create data sets, derive variables and manage judgmental scorecards. The Bank can work collaboratively, sharing variables, filters and other parameters to maintain corporate IP and reduce your governance risk. In addition, you have the flexibility to reuse existing SAS code.

The solution

SAS Credit Scoring allows an easy data access and management. The solution enables the Bank to access, transform, standardize and cleanse all relevant data to create a 360-degree view of the customer. A banking-specific data model lets you build a robust, easy-to-access data mart that ensures consistency, powered by integrated data extraction, house holding and deduplication, mapping and loading capabilities.