

**SGAIM**

Business Process Outsourcing Services

# CREDIT RISK MANAGEMENT



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## New Risk Management System with SGAIM's Credit Risk Management.

Nowadays, banks manage a large amount of information contained in their customers' financial statements when they apply for loans in order to reduce the risk of default, assuming high costs, a high error rate and long management processes.

In the light of this problem SGAIM has developed the Credit RISK Management solution aimed at achieving a high reduction in costs. The high quality of the data obtained guarantees the correct credit risk assessment.

SGAIM's Credit RISK Management enables data to be obtained quickly and easily from the balance sheets provided by customers, to be used for rating, scoring or any other use. Documents presented on paper, Excel, Word, or other formats are processed by SGAIM's intelligent systems and converted to the XBRL financial standard for easy integration with any business application.

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Save Up To **80%**

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### Benefits of the application of Credit Risk Management

70 - 80% reduction in costs

Turning fixed costs into variable costs

Reduction in times for the decision making process

Increase in fluidity of the process

Reduction in risk of error via the application of automation

More reliable information for the decision-making process

Replacing paper with document images and structured data

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## Technological Advantages

Continuous improvement of the process.

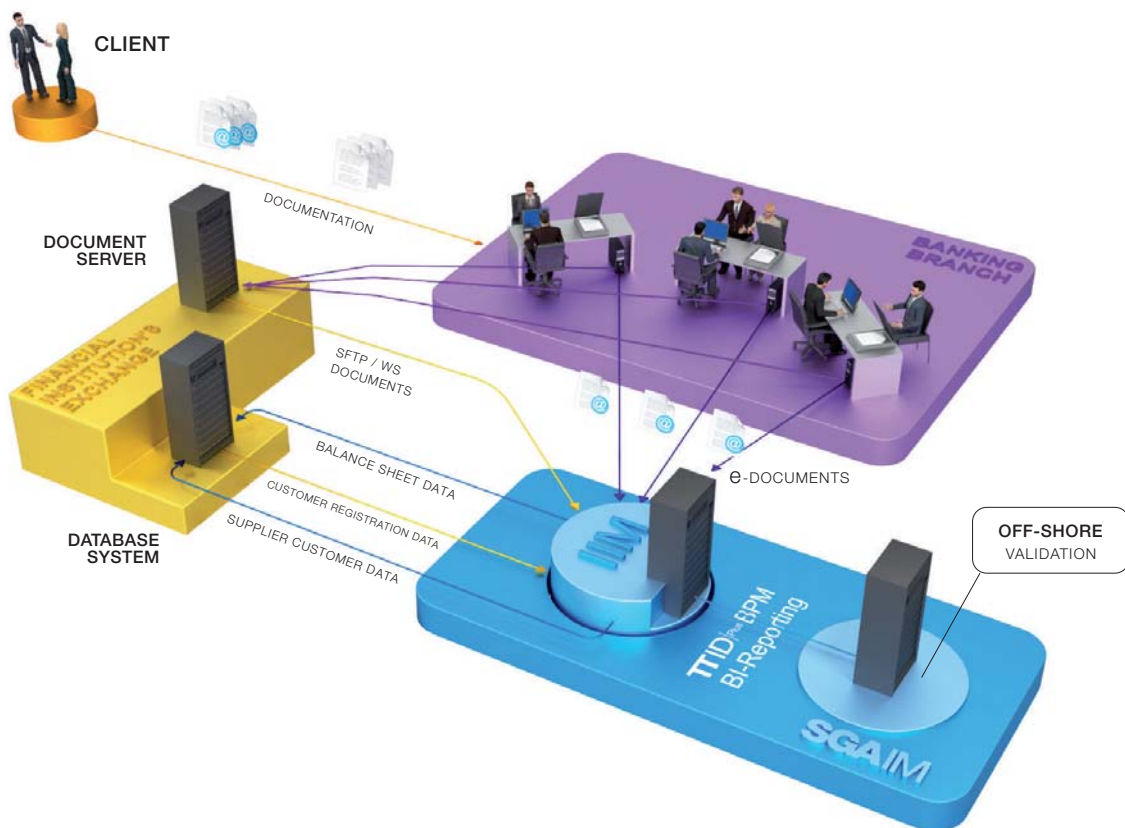
Technological updates guaranteed.

Possibility of distributed scanning for the branch network.

Integration of business rules.

Activity monitoring as a guarantee of quality and deadlines (SLA).

The documents are scanned on our premises or directly from the financial institution. The resulting images are sent to our servers via secure FTP and the documental auto-categorisation and data extraction process begins. Once the data has been processed and validated, it is converted to XBRL standard financial format to be sent to the institution, and integrated in the risk management systems for analysis and approval or rejection.



# SGAIM

Converting information  
into knowledge

SGA INFORMATION MANAGEMENT. S.A

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Almagro 15, 28010 MADRID · Pablo Alcover 75-77, 08017 BARCELONA  
Arquimedes 130, 11560 MÉXICO D.F.  
TEL: 902 012 446 · sga@sga.es

[sgaim.es](http://sgaim.es) / [sgaim.com](http://sgaim.com) / [sgaim.com.mx](http://sgaim.com.mx) / [sgaim.fr](http://sgaim.fr)

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