During the typical credit modelling process a number of disparate systems and tools are used by members of the technical team, as well as by the management and business teams. In order to navigate these tools, a substantial amount of specialised knowledge is expected from the user. Disjoint tools, each performing a very specific aspect of the credit modelling process, adds to the complexity of the process. If the integration of the different steps is not seamless, the modelling process becomes tedious, time-consuming and error-prone.

Praelexis Credit offers a streamlined and integrated solution for the end-to-end credit modelling process. The toolkit’s flexibility allows state-of-the-art machine learning techniques to be combined with the tried and tested credit modelling techniques. Superior credit models are created in a seamless and reliable manner by following best-practice model life cycle management procedures. Software development and credit modelling best-practices are incorporated into the platform which enables auditing documentation to be effortlessly generated.