

*Credit risk experts use different software packages and systems to develop, validate, approve, deploy, update, and monitor models.*

The use of disjoint systems and weak integration of critical steps (such as model approval) into business processes results in prolonged model development cycles.

Praelexis Credit solves these problems by providing a single powerful platform for developing credit models and managing the larger credit model life cycle.



## What is Praelexis Credit?

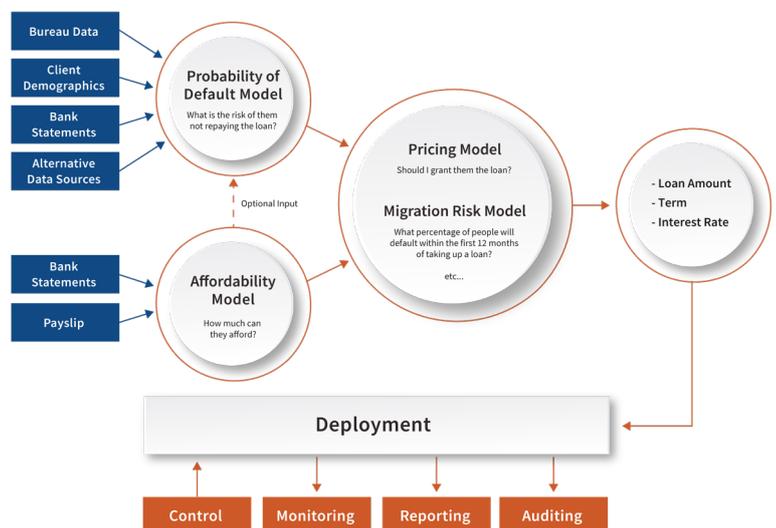
Praelexis Credit provides an integrated set of tools built for use with Azure to enable users to:



## Model Development

Scorecard-based credit models can be developed in a fraction of the time required by other systems. This speedy development is enabled by the Python notebook environment and specialised Praelexis Credit tools.

The notebook provides all of the tools necessary for building high performance credit models, including advanced interactive widgets (for easily exploring roll rates and adjusting weights-of-evidence parameters), machine-learning pipelines, model validation tools, and model deployment functionality.



*Praelexis Credit is the integrated, end-to-end solution for Credit Granting*

# Why credit providers use Praelexis Credit with Azure DevOps

Create and manage credit projects simply and reliably with the Praelexis Credit tools powered by Azure DevOps. These tools have been designed to enable:

- ▶ guided model design
- ▶ fast model iteration
- ▶ built-in auditability
- ▶ efficient validation and approvals
- ▶ reliable model deployment
- ▶ transparent monitoring

Developing credit models with the Praelexis Credit tools is **straightforward** and **efficient**, taking your team to the **next level** with ease.



## Credit Project Management

*Bring the best of software development and operations practices to credit granting by building on top of Azure DevOps.*

- ▶ Create new credit projects with all the tools required to build and manage credit models.
- ▶ Approval and deployment of these models is regulated in a manner that matches your real business process.
- ▶ Select the approvers that need to review models for each phase of model validation, testing, and productionalisation.
- ▶ Seamlessly deploy and consume the model through REST API calls.
- ▶ Finally, monitor models for stability and extract performance reports.



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*Praelexis Credit allows us to improve on all aspect of risk management by providing a single toolkit for data analysis and preparation, modelling, deployment and monitoring. It allows us to use the latest tools and techniques, without sacrificing the transparency, robustness, customisation and efficiency we expect.*

- Matogen

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