

Business Review Consulting

Success story

USA: major money transfer service

Challenge

- Ability to produce a timely portfolio-wide relationship level risk assessment is limited by portfolio specific constraints, system restrictions, and lack of custom predictive tools
- To maintain risk levels, need to perform a more detailed assessment of credit, market, operational, and fraud risks

Solution

- Review recommended priorities and assess the validity of launching an analysis to develop new credit risk information and predictive tools
- Assess different data and credit information needed across the credit lifecycle

Results

- Identified the need for key risk and reward predictive models leveraging transaction and credit bureau information as well as the need for a daily/credit limit matrix utilizing predictive models

Client was able to invest in additional credit risk controls and analytics by prioritizing based on initiative that would provide the biggest return on investment based on the review of their business processes across the entire portfolio.