

NAY & JOE

RISK AND TECH CONSULTING

RiskINTEGRA

PRODUCT & SOLUTIONS PORTFOLIO

Integrated technology for credit risk, enterprise risk, internal audit and regulatory intelligence.

**Smarter risk decisions.
Stronger controls.
Greater confidence.**

INTERNAL AUDIT

RISKINTEGRA

IFRS 9 ECL

RISKINTEGRA

OBLIGOR RISK RATING

RISKINTEGRA

ENTERPRISE RISK MANAGEMENT

RISKINTEGRA

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EMPOWERING SMARTER RISK DECISIONS THROUGH TECHNOLOGY.



RiskINTEGRA
Obligor Risk Rating Model™

Smarter Risk Ratings. Stronger Portfolios.

RiskINTEGRA (ORR) is a next-gen Obligor Risk Rating platform built for financial institutions that demand precision, speed, and regulatory confidence.



Purpose-built for financial institutions



Regulatory-aligned & audit-ready



Fast, accurate, and scalable



THE PROBLEM

Risk Ratings Are Complex. Your Tools Shouldn't Be.

Manual rating processes, scattered data, and compliance pressure slow you down and expose you to risk.

- ⊗ Manual, error-prone rating processes
- ⊗ Lack of consistency and audit trails
- ⊗ Difficulty meeting regulatory expectations
- ⊗ Limited visibility into portfolio risk
- ⊗ Time-consuming onboarding and reviews

THE SOLUTION

ORR – The All-in-One Rating Platform for Confident Decisions

RiskINTEGRA (ORR) streamlines your entire risk rating lifecycle — from onboarding to approval — with automation, transparency, and control.

- ✓ Standardized, model-driven rating methodology
- ✓ Centralized data and document management
- ✓ Real-time dashboards & portfolio analytics
- ✓ Regulatory compliance built-in
- ✓ Collaborative workflows & approvals

KEY BENEFITS



Reduce Risk & Uncertainty

Make confident credit decisions with robust, data-driven ratings.



Save Time & Resources

Automate workflows and eliminate manual bottlenecks.



Improve Portfolio Performance

Gain real-time visibility into concentration and industry exposure.



Stay Compliant

Meet regulatory requirements with audit-ready reports and documentation.



Scale with Confidence

Built for growth — adaptable to your evolving business and risk needs.



Let's Build Smarter Portfolios Together

Book a demo today and see how ORR can transform your risk rating process.



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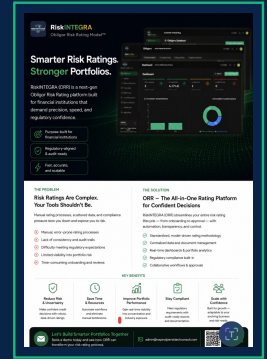


RISKINTEGRA SOLUTIONS

RiskINTEGRA — Obligor Risk Rating Model™

Smarter risk ratings. Stronger portfolios.

A next-generation obligor risk rating platform for standardized, transparent and scalable credit assessment from onboarding through approval and portfolio monitoring.



Model-Driven Rating Methodology

Apply a standardized, configurable rating methodology to improve consistency across obligors and portfolios.

Centralized Data & Documents

Bring obligor information and supporting documents into one controlled workspace.

Portfolio Analytics

Monitor rating distributions, concentration and industry exposure through management dashboards.

Collaborative Workflows

Support structured review, approval and accountability across the rating lifecycle.

Regulatory & Audit Readiness

Maintain clearer documentation, methodology traceability and evidence for governance review.

Scalable Credit Risk Management

Support growth across business segments, obligor classes and portfolio structures.

CORE CAPABILITIES

DATA

WORKFLOW

ANALYTICS

REPORTING

DESIGNED FOR

- Commercial & development banks
- MFBs and regulated lenders
- Corporate & SME credit teams
- Credit risk & portfolio functions

BUSINESS OUTCOMES

- More consistent credit decisions
- Reduced manual rating effort
- Better concentration visibility
- Stronger governance and documentation