Innovations Software Technology GmbH
is **Bosch Software Innovations GmbH**
since **01.01.2011**

Bosch Software Innovations

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Feature List:

Credit Risk Rating Platform

Platform for the determination of Credit Risks

Central application for the implementation and operationalisation of internal rating models
Implementation of foundation and advanced internal ratings based approach (Basel II IRB-Approach)
Risk modelling of Probability of Default (PD) and Loss Given Default (LGD)
Development of lending portfolio-specific rating models
Archive all rating-relevant input and output data in a relational database

Advanced Core Functionalities for the Rating Process

Overriding rating results
Release process with status transitions
Administration of ratings in work lists
What-if analyses
Automated re-rating of defaulted and recovered rating subjects
Quantification of intensity of interlocking relationships to determine individual, group and consolidated ratings
Automated ratings for batch operations

User Interface

Web-based rating application
Plausibility testing during data entry
Model-driven dynamic interface generation (changes in input data within the model are transmitted automatically to the interface)
Adapts to the existing look and feel of the application's user design standards
Online help

Reporting

Displays rating results on the Web interface
Exports relevant rating data in standard data formats (e.g. PDF, HTML, CSV, etc.)
Utilizes pre-defined reporting templates
Integrates graphics and chart elements

Architecture and Technology

Robust and scalable rating platform
Provides rating models as loosely coupled service modules within a Service-oriented Architecture (SOA)
Extendible to include additional rating services
Service modules can be reused in other applications

Interfaces

Open interface architecture
Connects to a central integration infrastructure (such as SAP XI)
Access to all bank's internal tools (e.g. RDBMS, core banking systems, Data Warehouse)
Interfaces to external data providers (e.g. Moody's, McGregors, Bureau van Dijk, Dun & Bradstreet)

Feature List:
Credit Risk Rating Platform

Security

User and role concept
Manipulation protection (such as against unwanted repetition of a rating)
Integration of LDAP directories
Administration via web interface
Multi-client capabilities (such as limits on rating subject's visibility)

Graphical Modeling Environment

Graphical administration platform for developing and maintaining rating models
Generating executable rating services from graphical models
Rules templates for risk components (such as LGD, PD, EAD, M)
Modeling of scorecards and simulations (e.g. cashflow simulations)
Enhanced maintenance by business experts
Accounts for qualitative and quantitative assessment
Extendible to include additional input factors
No limitation of complexity of calculations and decision logic
Provides mathematical and statistical function libraries
Flexible plausibility tests defined by business experts
Search for expressions and descriptive texts

Business Testing Environment

Graphical definition of test cases
Business regression tests in graphical environment (comparison with reference data)
Displays errors and deviations in the test environment
Analysis of test coverage
Automation of test procedures for quality assurance

Revisable Rating Execution

Execution statistics and log files can be revised
Archives execution statistics in a relational database in a real-time production environment
Display of execution statistics within the rule trees with highlighted execution paths

Versioning

Versioning of rating models in version control system
Records all model modifications (including date and time, person, and contents of the modification)
Compares various versions in graphic representation
Recovery of earlier model versions