

Early Warnings

Proactively identify and support at-risk customers

Effective risk management demands timely interventions. Our Early Warnings solution helps business and commercial lenders proactively support customers exhibiting early signs of credit risk deterioration. By utilizing actionable insights derived from continuous credit surveillance, Early Warnings helps you minimize losses, maintain portfolio health, and provide targeted assistance to your customers.

Key benefits



Minimize risk

Utilize AI-powered insights to detect emerging credit risks early and address at-risk customers proactively.



Improve performance

Identify key areas to focus your efforts to prevent losses and maintain a healthy portfolio.



Preserve customer relationships

Access the necessary insights you need to have productive, personalized interactions with customers.



Make better decisions

Make timely, high-quality credit decisions using the latest, most comprehensive data.



Increase efficiency

Streamline the early warning process to better allocate resources and reduce operational costs.

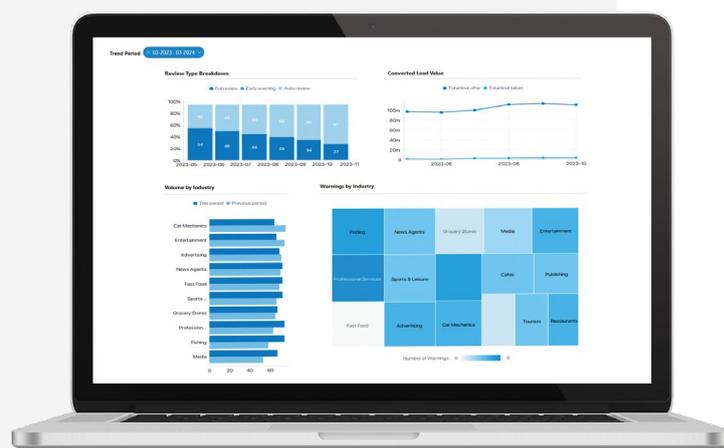


Meet regulatory requirements

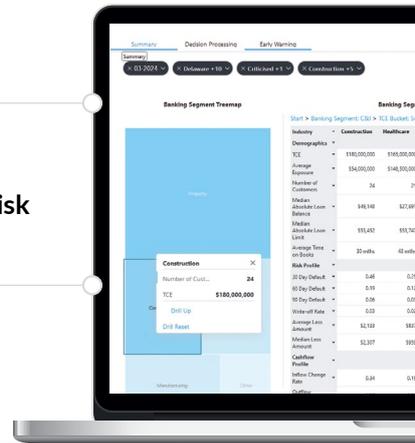
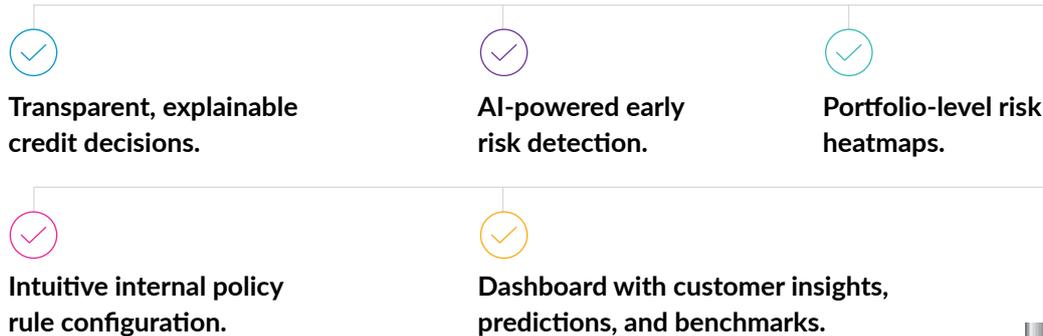
Achieve compliance with regulatory and auditing standards through clear, explainable, and traceable insights and recommendations.

How it works

Early Warnings leverages the RDC AI decisioning platform using traditional, latent, and alternate data to deliver insights for more predictive decision-making. The platform combines all elements of credit assessment in one place, continuously monitoring customer data, and providing clear explanations for AI-based recommendations to help stakeholders understand the reasoning behind them.



Features overview



Transformations enabled by Early Warnings

FROM

Relying on lagging indicators based on past outcomes



TO

Utilizing leading indicators that predict future outcomes

Manual processes



Automated, always-on processes

Judgment-driven decisions



AI and data-informed decisions

Multiple tools and technology



Single integrated platform

Reactive implementation of policy and procedure changes



Proactive implementation of policy and procedure changes at the speed of governance



Customer success story

A major bank approached RDC for help with its disjointed risk detection processes, which were leading to operational complexity and confusion among portfolio managers. Upon the upcoming implementation of Early Warnings, the bank will be able to **detect potential risks six months earlier**, which is expected to significantly reduce overall portfolio risks and improve risk management efficiency.



At Rich Data Co (RDC), we leverage unique augmented machine learning and AI to transform credit decision-making for complex business and commercial lending. Our advanced technology helps lenders minimize risk, improve portfolio quality, and enhance service offerings for a superior customer experience.



FIND OUT MORE

Get in touch

Discover how Early Warnings can transform your risk management practices.

Contact us at conversations@richdataco.com to schedule a demonstration, or visit richdataco.com.