

# Credit risk management

EXL Analytics offers best-in-class policy testing solution



## Data insights and execution

EXL (Nasdaq: EXLS) **looks deeper** through analytics; merging statistical data mining with a consultative approach and end-to-end modeling tools. We help clients overcome the global lack of data scientists while generating insights and driving business impact.

We respond faster, more efficiently and more cost effectively than competitors. Our more than 1,500 data scientist and analytics professionals combine award-winning, qualitative problem solving with analytical rigor and industry experience to minimize risk, boost operational efficiency, create frameworks for regulatory compliance, simplify supply chains, and identify new channels for growth and profitability.

## Bridging the gap

With an ever changing policy environment, testing has become an integral part of day to day credit risk management for banks to ensure accurate implementation of policies. The traditionally siloed approach used by many banks today often creates inefficiencies due to lack of communication and coordination between credit policy and IT. Increasingly banks are moving towards employing "domain analysts" for tighter integration with policy.

EXL Analytics, working in close coordination with in-house teams of the bank, bridges the gap between credit policy and testing by offering analytics driven technology solutions. There is strong process rigor for understanding and documentation of end to end process and strong focus on decision science based planning and execution.

Fast, accurate and efficient solutions through automations and quality control frameworks for superior bias to action and stronger governance of process – **the EXL Analytics sweet spot!**

## Why EXL for testing?

### Accuracy

- Engage upstream for better understanding of requirements for accurate script creation and execution
- Use case testing for complete coverage

### Transparency and better utilization

- Traceability metrics used for tracking test coverage back to requirements
- Decision science driven project estimations and accurate view on utilization

### Documentation and feedback

- Strong focus on process documentation and identifying redundancies in existing process
- Periodic discussion with policy team on defect management, impact metrics and closure reports for feedback and improvements

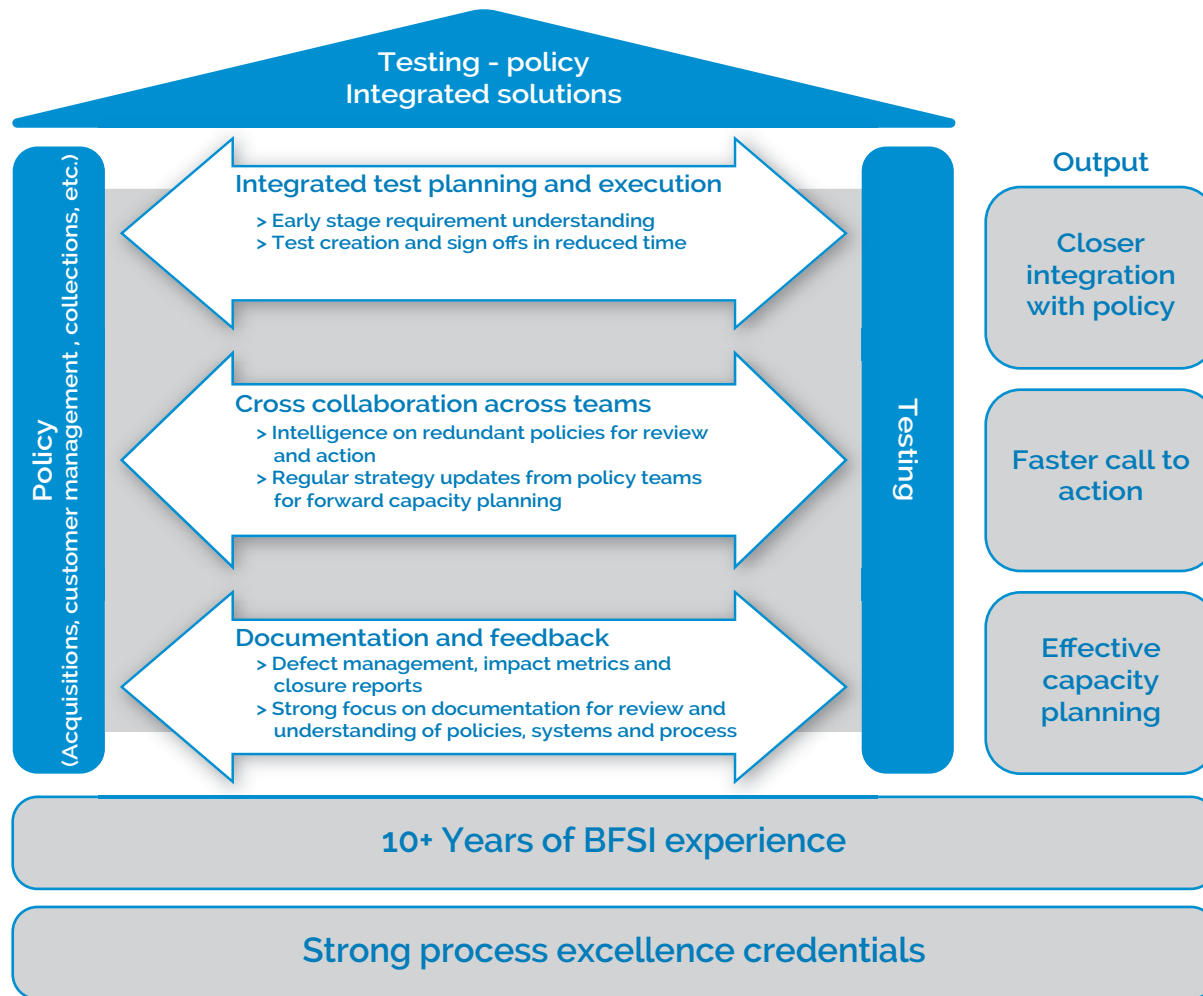
### Automations

- Controlled testing environment through automated generation of policy-specific test beds

# EXL Analytics policy testing differentiators

## Testing

EXL transforms existing process of testing through close coordination with in-house policy teams enabling fast and accurate execution and effective capacity planning.



## EXL differentiators

### Quality and transparency



- > ISO Certified: Operational Excellence (9001) and Information Security (27001)
- > Documented process focus utilizing Lean Six Sigma methodology providing robust quality controls and reporting

### Global execution and scale



- > 23,000 professionals (1,500+ highly qualified analytic resources) with flexible staffing and ramp-up options
- > Single or dual shore capacity with 31 global operation centers

### Industry expertise



- > Best-in-class industry and risk infrastructure practices
- > Significant client relationships with leading U.S. banks / holding companies

### Value



- > Cost effective when compared to internal teams or other third parties
- > End-to-end support improves quality, cost and demand management



# EXL Analytics policy testing differentiators

## About EXL

EXL (NASDAQ: EXLS) is a leading business process solutions company that looks deeper to drive business impact through integrated services and industry knowledge. EXL provides operations management, decision analytics and technology platforms to organizations in insurance, healthcare, banking and financial services, utilities, travel, and transportation and logistics, among others. We work as a strategic partner to help our clients streamline business operations, improve corporate finance, manage compliance, create new channels for growth and better adapt to change. Headquartered in New York and in business since 1999, EXL has approximately 23,000 professionals in locations throughout the U.S., Europe and Asia.

[EXLservice.com](http://EXLservice.com)

