

# Implementing RaaS

## A Cutting-Edge Rating-as-a-Service (RaaS) Delivering the Future of Rating Today

Self Rating (SR) LLC's Implementing RaaS (Rating-As-A-Service) revolutionises the credit evaluation and reporting field, a specialization which dates back to the late 1800s, not only as a cloud solution but also as a tool for streamlining the communication between finance providers and their clients, thus empowering to instigate an indicative rating as online financial advisors.

The use of rating in the financial services field has gained in importance since the early 2000s, with the publication of the Basel Framework by the Basel Committee on Banking Supervision and of the Solvency Directives by the European Insurance and Occupational Pensions Authorities. Since then, rating has become a staple in financial institutions required to demonstrate their compliance with the new directives. Various rating tools are provided worldwide today by external suppliers or on-site software programs but are generally considered as a costly and a lengthy amenity.

**SR's RaaS solution outclasses traditional rating solutions without trade-offs, delivering regulatory compliances either as an external solution or integrated in the internal rating system.** In either configuration it provides increased efficiency and cost saving because the complete reliance on costly rating services will no longer be required.

**Adopting SR's RaaS solution NOW protects your investment in the present solution and the pricing point while delivering additional benefits.**



Low Pricing



No Amortization

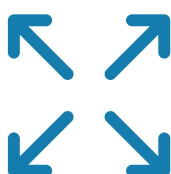
On top of cost saving, the main benefits of implementing SR's RaaS solution include:



**Maximizing efficiency and time spent by your team;** optimizing their efforts among different clients as well as allowing in-depth, real-time monitoring of clients' overall financial performance (not limited to credit taking).



**Automating the retrieval of clients' information,** building a more consistent and enriched online user experience and enhancing clients' daily financial management.



**Expanding the circle** to include additional parties **who provide internal and external input to risk assessment** regardless of participants' level of expertise, along with comprehensive insights, workflow monitoring and process management by CRO/CIO.



**Standardization of the internal framework** which will evolve to cover country-specific and global vertical industries.

## SR's indicative rating converges with that of leading rating agencies

SR tested over 30 rating reports of non-banks institutions, assuming that rating agencies had the annual financial statements in front of them before performing their evaluation and reaching conclusions. SR uses these financial statements to generate indicative reports, considering +/- each as one notch (for example BBB+ and A- have one notch difference) and resulting in:

Exact	Within 1 notch	Within 2 notches	Within 3 notches	Within 4 notches	Within 5 notches	Within 6 notches
30%	63.33%	73.33%	80%	86.67%	93.33%	100%



Fully Depreciated



Maximize Standalone ROI

## Self Rating's solution provides you with:



### Indicative Rating Report

An instant graphical report that provides an overall indication and detailed mapping of different business segments based on a single reporting period (annual or quarterly). Future versions will enable multi-period evaluation.



### QQCalc

Quantitative, Qualitative Calculator for professional evaluators, evaluating the examinee while viewing suggestions generated by the automatic system and a comprehensive report which lists the Quantitative & Qualitative findings.



### File Upload

Securely receive data electronically from different account profiles, worksheets and two portals. Future versions will offer integration with SAP's offerings ERP and client-prioritized requests.



### Group Record

Records are shareable by all sub-users within a defined user team and can be viewed and manipulated by each of the team's sub-users subject to authorization.



### Administrator profile

Empowers comprehensive insight, workflow monitoring and management (including different usage levels) of all of the team's sub-users, promoting closer teamwork.



### "What If"

Stress testing by modifying the input data and applying different indicative ratings.



### Compare / Trend Report

Generate a combined report of multiple financial statements of one or more businesses.



### "Certifier Profile"

Dedicated for an independent professional who is authorized to certify the accuracy of the inputted data in order to enhance the confidence level among the different participants of Self Rating's RaaS portal.



For more information about  
Self Rating's solution visit:

[www.self-rating.com](http://www.self-rating.com)



To register for a free trial account,  
contact:

[sales@self-rating.com](mailto:sales@self-rating.com)

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