Better Analytics for Better Risk Models

Financial Services companies face the challenging task of making credit decisions in a complex and uncertain environment. Decisions regarding credit limits and approvals must be compliant with regulatory and policy rules, reflect known segmentation (rules) among products and customers, and incorporate standard as well as advanced and emerging predictive risk modeling techniques, such as text mining.

STATISTICA’s Risk Management Solution has been proven at some of the largest and most progressive financial institutions in the world. Our solution provides advanced analytical tools that enable financial services companies to gain more profitable customers and to decrease risks.

Success Stories

One of northern Europe’s largest financial institutions chose STATISTICA to maximize efficiency and minimize operational risk.

Société Générale Group’s leading bank uses STATISTICA to minimize operational risk.

The STATISTICA Solution

- **Full Range of Solutions**: Data preparation, attribute building, weight of evidence coding, scorecard building, model selection, model evaluation, cut-off point selection, and population stability are all incorporated into one software package.

- **Streamlined Process**: Scorecard integrates the various tools needed to provide a comprehensive risk modeling package.

- **The Most Powerful Algorithms Available**: STATISTICA includes not only logistic regression and Cox Proportional Hazards Models, but also other powerful data mining algorithms such as k-means clustering, decision trees, and neural networks, which are incorporated into credit risk models.

- **Reflexive Models for Real-Time Needs**: Live Score processes new customers instantly and updates risk models in rapid turn-around times made possible only by STATISTICA’s integrated solutions.

Related Products

- STATISTICA Enterprise™
- STATISTICA Data Miner / Text Miner
- STATISTICA Decisioning Platform®
- STATISTICA Live Score®
- STATISTICA WOE
- STATISTICA Scorecard