



Credit Ratings & Research

# RAP – Risk Assessment Platform

Financial Analytics at your fingertips







# Inside this guide

## **02 Introduction**

Uncovering the potential of the Risk Assessment Platform

## **03 Put your business in the driver's seat to identify risk early**

## **04 Automate your processes to fast track the assessment process**

## **06 Leverage business intelligence to obtain deep industry insight**

## **08 Place your business in a strong position to gain the advantage**

## **09 Next steps**



# Uncovering the potential of the Risk Assessment Platform



Risk Assessment Platform provides the capability to quickly, easily and reliably assess risk at your fingertips – so that you can confidently grow your business

Every executive is under pressure to grow their company amid an increasingly competitive business environment. The pace of change is relentless, and contagion risks grow greater and more complex every day. The outcome is that managers are often charged with doing more with less, and they seek greater efficiencies to increase scale – but, invariably, without the support of additional resources.

Which presents the challenge: How can you grow your company without exposing it to excessive or unmitigated risks? Credit ratings can protect you in this process, and Risk Assessment Platform drills into the all-important details – to provide expert risk analytics for in-house, automated decisioning. These analytics leverage large databases to provide invaluable evidence-based data, information and high integrity financial risk analysis.

Risk Assessment Platform provides the capability to quickly, easily and reliably assess risk at your fingertips – so that you can confidently grow your business by targeting good-quality accounts while managing your overall risk exposure.

# Put your business in the driver's seat to identify risk early

As an independent Australian credit ratings agency licensed with the Australian Securities and Investments Commission (ASIC), credit ratings, provided through Equifax Australasia Credit Ratings Pty Limited business, is pleased to introduce the Risk Assessment Platform, a cutting-edge viability and risk assessment capability, founded on the quality and integrity of its risk-rating technology.



## The Risk Assessment Platform



- Provides immediate and ongoing peace of mind in an economic environment which is making companies as unsure as they are uneasy about contagion risks and resultant interconnected dependencies
- Gives a forward-looking, early-warning assessment of your counterparties' financial viability, credit quality and capacity – giving you a high level of assurance to make sound business decisions long before you enter into any contractual agreements
- Enables seamless integration of financial and non-financial information, while leveraging statutory, court, trade and bureau databases to provide invaluable evidence-based data
- Incorporates sophisticated data mining and portfolio screening to provide strategic oversight and all-important compliance-reporting capabilities

# Automate your processes to fast track the assessment process

Our Risk Assessment Platform works as a trusted business partner, and provides an end-to-end, web-based, risk-assessment solution. Delivered through a security-encrypted dashboard, the Risk Assessment Platform enables you to utilise a series of advanced analytics – anywhere and at any time – to automate your credit assessment process quickly, easily and reliably.

To benefit from advanced notice of potential problem accounts, you need these early-warning insights from highly predictive analytics. The pace of change is unyielding, as financial structures grow more complex and as businesses become increasingly interconnected and interdependent. As risks continue to evolve, they become more multifaceted – and that makes them harder to identify.

The scale of data insights from Equifax directly interfaces with the Risk Assessment Platform to make connections and to identify early red flags that may not otherwise be apparent.



Crucially, it gives you the power to make better decisions, faster, because of:

- **Reduced risk exposure** – with the segmentation of higher risk credits, supports the optimal allocation of resources to monitor, mitigate and manage risk
- **Risk-based pricing** – with scoring granularity, credit notching and customer segmentation – backs the matching of pricing with risk
- **Credit ratings and corresponding risk metrics** – including Probabilities of Default (PoD), Loss Given Default (LGD) and Exposure At Default (EAD) – assist a risk-measured approach to loss provisioning
- **Portfolio analysis and stress-testing capabilities** – to assess the impact of policy changes in response to changing market dynamics



Our own scale of data insights directly interface with the Risk Assessment Platform to make connections and to identify early red flags that may not otherwise be apparent

# Leverage business intelligence to obtain deep industry insight

**The Risk Assessment Platform utilises large financial and bureau-based databases of Australian small, medium and large-sized enterprises, highlighting all-important sector benchmarks and deep industry insights to provide rich comparisons against critical risk factors.**

The Risk Assessment Platform:

- Provides a user-friendly, web-based alternative that quickly drills into risk exposure and red flags across numerous public databases instantaneously. This insight directly interfaces with information from Equifax on 1.9 million registered companies and 1.7 million registered business names, and 16.1 million individuals across 17.2 million identities
- Delivers early warning insights from highly predictive analytics to provide advanced notice of potential problem accounts
- Is a systematised, objective and transparent process with quality controls to support audit and governance protocols
- Provides advanced validation alerts to identify issues and anomalies, with intelligent integrity checking to support quality data analysis
- Ensures security-based user privileges to control authority levels and provide appropriate confidentiality and protection of data
- Is an immediately deployable web-based solution with remote access to real-time data stored in a centralised and secure repository





**Entity Details**

**Fast Builders Pty Ltd** [Edit](#)

Country: Australia  
 Entity Type: Proprietary Company  
 Identifier 1: 99123456789  
 Line of Industry: Construction  
 Sector: Residential

Report Filters: Security: Show all reports Users: Show All Type: Show all Reports [Filter](#)

Report Listing [Data Listing](#)

[View Selected Reports](#) [Create New Report](#)

Report Date	Report Type	Risk Model	Period(s)	Analyst	Complete	Score	Select	Percentiles	Action
28/07/11 04:58pm	3 Year Financial Report	Builders Warranty Risk	Jun 2008 Jun 2010	Chintan Shah	Yes	5.30	<input type="checkbox"/>	Universe 1 Sector	Show Recalls Override
28/07/11 05:20pm	3 Year Financial Report	Builders Warranty Risk	Jun 2008 Jun 2010	Chintan Shah	Yes	5.30	<input type="checkbox"/>	Universe 1 Sector	Show Recalls Override
28/07/11 05:24pm	3 Year Financial Report	Builders Warranty Risk	Jun 2008 Jun 2010	Chintan Shah	Yes	5.30	<input type="checkbox"/>	Universe 1 Sector	Show Recalls Override

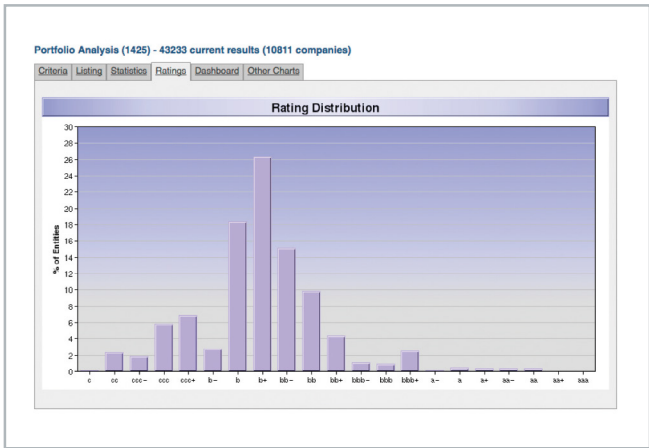
**Financial Information** Provide financial information specific to this report.

Jun, 2008 (12/2008) Jun, 2009 (12/2009) Jun, 2010 (12/2010)

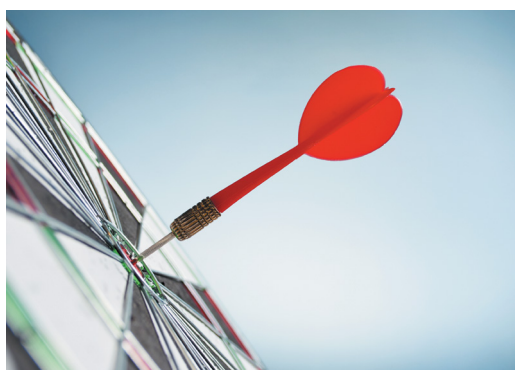
Rounding: Thousands Thousands Thousands  
 Currency Code: AUD - Australia, Christmas AUD - Australia, Christmas AUD - Australia, Christmas  
 Quality: Statutory Statutory Statutory

Accounts: **INCOME STATEMENT** [Hide](#)

Context	Jun, 2008 (12/2008)	Jun, 2009 (12/2009)	Jun, 2010 (12/2010)
Sales / Revenue	\$ 8,204	\$ 8,909	\$ 15,104
Cost of Sales	\$ 6,901	\$ 7,287	\$ 12,194
Gross Profit	\$ 1,293	\$ 1,622	\$ 2,910
Depreciation	\$ 83	\$ 77	\$ 74
Amortisation	\$ 0	\$ 0	\$ 0
Non-Recurring Gains	\$ 0	\$ 0	\$ 0
Interest Income	\$ 51	\$ 44	\$ 45
Interest Expense (Gross)	\$ 30	\$ 135	\$ 99
Profit Before Tax (after abnorm...)	\$ 110	\$ 315	\$ 642
Profit After Tax	\$ 77	\$ 224	\$ 440
Minority Interest	\$	\$	\$
Dividends	\$ 0	\$ 123	\$ 416



# Place your business in a strong position to gain the advantage



The Risk Assessment Platform can be integrated into your existing work-flow processes to efficiently deliver highly credible and reliable ratings – providing you with the accuracy and assurance of being in the best position to make the right decisions for your business.

---



Be in the best position  
to make the right decisions  
for your business



## Next steps

To find out more about how Credit Ratings can address your specific business needs, call **+61 2 9278 7925** or visit **[equifax.com.au/credit-ratings](https://equifax.com.au/credit-ratings)**

# Applying Intelligence in ways that matter

**Business is all about ‘applied intelligence’ at Equifax. We acquire and transform raw data into timely and relevant insights for businesses and consumers. For Equifax, this entails a rigorous and continuous process of quality control, refinement and innovation.**

Equifax is built on the largest, most comprehensive and current data source in Australia and New Zealand. The breadth and depth of our data, and the knowledge it delivers will help you take a proactive and informed approach to customer acquisition and credit risk.



**CONTACT US TODAY**

**To find out more visit:**  
[equifax.com.au/credit-ratings](https://equifax.com.au/credit-ratings)

Copyright © 2017 Equifax Pty Ltd., a wholly owned subsidiary of Equifax Inc. All rights reserved. Equifax and EFX are registered trademarks of Equifax Inc.  
This summary, the service described and related product collateral do not constitute legal or compliance advice. Organisations are encouraged to obtain independent legal advice.