



**BUREAU VAN DIJK**

A Moody's Analytics Company



The data and analytics  
platform for corporate  
credit risk

**Make better decisions**

**Welcome to the  
business of certainty**

# | What is Credit Catalyst?

**Credit Catalyst is a data and analytics risk platform that helps you identify potential risk and make better decisions. It helps you onboard new counterparties and continue to monitor them for risk factors. It's powered by Orbis which is widely acknowledged as the leading company database.**

In the Credit Catalyst platform, you combine your own knowledge of your counterparties with our extensive company information and risk metrics. Then you can analyze individual companies in detail and look at your portfolio as a whole.

Credit Catalyst saves you time because it can automate much of your credit analysis process. It also gives you a centralized location to store and manage your credit data in structured formats.

Credit Catalyst gives you:

- Financial data on companies in a globally standardized format
- Automated spreading
- Financial strength metrics for a huge company universe – even if there's very limited financial data available for a company
- Corporate structures for parent/group analysis
- Workflow and automation tools

## Key benefits

### One interface combines key internal and external data, analytics and workflow options

Credit Catalyst is a dynamic platform that blends relevant data, risk analytics and workflow. It enriches your data, helps you convert unstructured data to structured information and helps you maintain and monitor your data.

### Extensive coverage

Powered by the renowned Orbis database, Credit Catalyst can deliver analysis on a vast universe of entities. It also delivers financial strength and sentiment metrics on a huge number of companies – even those with very limited financial data. And you can automatically spread your own financials for companies in Credit Catalyst as well.

### Internationally comparable

Credit Catalyst is the ideal solution if you have counterparties in multiple countries. The financial data is in a standardized format and in the currency of your choice, and the financial strength metrics, activity codes and names of companies are all harmonized for efficient analysis and benchmarking.

### Easy to interpret and spot key risk areas

Credit Catalyst displays information via a series of flexible dashboards that illustrate complex data in simple charts and graphs to help you identify key risk areas.

### Alerts that trigger tasks

Credit Catalyst tells you when you need to review a counterparty – based on time elapsed since its last review, or new information that may affect its viability.

### Automated scoring

The scoring in Credit Catalyst is based on your own risk model, saving time and giving consistent results.

### Transparent financial strength indicators

Our financial strength metrics are completely transparent, with full documentation, and access to formulae, so you can understand the theories behind the numbers. They're ideal for analysis, benchmarking and measuring against your internal scores.

### Fast analysis at a portfolio level

Credit Catalyst highlights the risk areas in your portfolio and you can create your own scoring methodology. Credit Catalyst assesses each company in detail then shows you a 'portfolio view', highlighting key risk areas, changes to companies that you need to review and the overall financial health of your portfolio.

### Efficient data and process management

Credit Catalyst helps you keep your credit-relevant information in a centralized, cloud-based resource. Automated spreading manages 'self-disclosed' financials so they're included in your analyses and available in a structured format. It's simple to tailor and blend data – you can create any financial variable and import your own data fields.

# Credit Catalyst's content – powered by Orbis and ready to analyze and blend

Credit Catalyst pulls relevant information from our extensive Orbis company database. You can then combine this with your own knowledge of your counterparties.

## Standardized data

Credit Catalyst contains standardized financial reports so you can compare and benchmark companies across borders. And it's not just financial data that's standardized – you can look at reports in one language, use the currency of your choice, and segment your portfolio using harmonized SIC codes.

## Financial strength

Credit Catalyst includes transparent risk scores. These metrics are comparable so you can create benchmark values, compare companies' financial health and measure your own internal ratings against them. Variables include probability of default, propensity to become bankrupt, suggested credit limit, plus other predictive indicators and risk scores like the following:

### Financial score

The financial score assesses the creditworthiness of a company, grading companies based on how well they can meet their financial commitments. It's a probability of default model, based on the analysis of financial statements. It's a through-the-cycle probability of default (TTC PD). The output is tied to the closing date of a set of accounts, it also analyzes key financial ratios, which are scored independently. There are four categories:

- Healthy companies
- Adequate companies
- Vulnerable companies
- Risky companies

The model also includes the probability of default which reflects the degree of certainty (in quantitative terms) that the company will go into default in the next 18 to 24 months, a confidence level, and a recommended credit limit.

### Qualitative score

Detailed financial data is simply not available for many companies so we also offer the qualitative score. This score measures the creditworthiness of a company based on non-financial information such as strength of shareholders, country specific risks, longevity of the company, legal form and sector-specific risks. The model also includes a confidence level and qualitative credit limit.

### Reactive score

This adjusted score is created using modelling that's been adapted to be more sensitive to the economic environment by taking specific sector and regional factors into account.

It uses the financial score to reflect current creditworthiness with several quantitative variables, such as sector and macroeconomic factors, to forecast the financials of a company based on 'impact scenarios'. These impact scenarios are reviewed regularly to offer a score that is more sensitive to market conditions.

### Payment data

Payment data is made available for companies in the US and Canada through Cortera, a Moody's Analytics company. This is useful for analyzing specific entities and also within a corporate structure to help give an overall risk assessment.

The payment data provided includes number of trade experiences, average total monthly balance, average days beyond term and highest balance.

## News and sentiment scores

We source news stories from a range of newswires and news aggregators and then apply machine learning to create a score based on negative news. The analysis includes terms such as bankruptcy, covenant default, debt restructuring, rating downgrades, lawsuits, downsizing, and fraud events. Suggestions of financial loss, liquidity concerns, industry and sector-wide strains, trade tensions, weak demand, competitive implications, and even criminal investigations are also considered. This powerful tool provides not only a very efficient news filter, but valuable early warning indicators: credit sentiment scores increase six to eight months before major credit events.

## Corporate ownership structures

Extensive corporate structures help you assess the financial health of holding companies and the group as a whole. Changes in ownership are tracked so you can monitor companies for changes and also look for stability.

## M&A intelligence

Rumours and deals are included so you can stay up to date with any changes that could affect your portfolio.

## PEPs and sanctions

Companies linked to individuals who are potential PEPs, and for other high risk associations including sanctioned entities, are flagged so you can review them in more detail. This provides crucial intelligence for onboarding and reputation management.

## Legal status and events

Access information on a company's legal status plus status changes and other legal events including filings, terminations, adjustments, refusals and reorganization.

## Environmental, Social and Governance scores and assessments

We help corporates manage counterparty credit risk more effectively through onboarding, monitoring and reporting activities with our ESG scores. These ESG scores are created using prediction models that integrate ESG, transition and physical risk into credit risk assessment, credit decision automation, portfolio analysis, benchmarking and peer analysis. It complements fundamental financial analysis with qualitative analytical insight, and increases coverage of specialty data, scores, and risk assessment models.

# | Key functionality

**Credit Catalyst has a range of ‘views’ so you can look at your portfolio or individual counterparties from different perspectives. You can create a PDF of any report and archive it within the system.**

## The dashboard view

The dashboard, which is simple to customize, displays complex information effectively and helps increase understanding of your risk exposure.

It highlights potentially risky companies instantly so you can see where to focus your attention. It also alerts you to changes to companies, including any downgrading of their financial strength. You can opt for more detailed views too.

The dashboard lets you set tasks and portfolio reviews so your workflow is integrated with Credit Catalyst.

## The counterparty view

The counterparty dashboard looks at one company in detail so you can get a deep understanding of its structure, financial health and stability, its peers and other vital metrics to analyze or onboard it quickly and effectively.

The information is clearly presented and easy to interpret. You choose the content so it's tailored to your needs and the report is based on your own risk parameters that you've created in the risk module.

The financial data is standardized so you can compare company against company and create full peer comparisons.

Workflow options are included so you can add notes, attach documents to the report, flag for action and email to colleagues.

## Alerts and actions

Create alerts to monitor your portfolio. You can tailor them to look for specific changes and include them in your dashboard or as independent emails. They're completely customizable so you dictate what triggers them, how frequently they're sent and who gets them, so the appropriate analysts and line managers are notified. You can also set your alerts to trigger actions within Credit Catalyst.

## Scoring using the risk assessment module

The integrated risk assessment module means you can create a scorecard that automatically rates any company you view in Credit Catalyst. The module is flexible and you can adjust the weight given to various elements and set conditional parameters. You can include quantitative, qualitative data as well as risk scores in your model and combine data from Credit Catalyst with your own knowledge of a company, to set recommended credit limits and automated credit decision workflows.

## Analytics

Credit Catalyst includes flexible options to help you delve into the data and interpret it quickly and easily. These analysis and visualization tools include integrated pivot tables, graph and chart creation, and a range of tools that help you assess the corporate group and look at group exposure.

## Enhanced workspace

The Credit Catalyst workspace not only allows you to streamline your credit portfolio management and approval workflow, it also enables alerts management and export functionality.

## Automated financial spreading tool

Upload company financials in PDF, Word or Excel formats, and they will be spread for you into the Orbis financial format, and added to your portfolio within 24 hours. You can upload a large number of financials, or one at a time. The service means you can:

- compare the company to all the others in your portfolio
- get the same financial strength metrics for all your counterparties
- include the company in your risk assessments, scorecards and dashboards.

The tool is powered by a Moody's Analytics solution, called QUIQspread™, that uses machine learning, combined with a human verifier, for fast and cost-effective delivery of accurate financial spreads.

It is available in English, French, Spanish, Portuguese and Chinese.

This tool is ideal if you have access to more detailed financials for a company than are available in Orbis, or if you have a more recent version.

## Comprehensive search capabilities

Credit Catalyst allows you to search for and find the companies you want to focus on. There are three ways to search: a quick search bar, advanced search functionality with “best match” capabilities, and a search tab where you can choose the variables on which you want to base your search on.

## Flexible data options

As well as viewing and analyzing data within Credit Catalyst you can easily view it in your own in-house or third-party systems. We offer contemporary API solutions, plus our own purpose built connectors, combined with high levels of support from our customer success teams.

# Contact information

## Argentina

tel: 54 (11) 4515 6428  
buenosaires@bvdingfo.com

## Australia

tel: 61 2 9270 1499  
sydney@bvdingfo.com

## Austria

tel: 43 (1) 606 11 96 0  
vienna@bvdingfo.com

## Belgium

tel: 32 2 639 06 06  
brussels@bvdingfo.com

## Brazil

tel: 55 11 2348 5176  
saopaulo@bvdingfo.com

## China

tel: 86 10 8541 1200  
beijing@bvdingfo.com

tel: 86 21 6101 0151  
shanghai@bvdingfo.com

## Denmark

tel: 45 35 1521 50  
copenhagen@bvdingfo.com

## France

tel: 33 1 53 45 46 00  
paris@bvdingfo.com

## Germany

tel: 49 69 963 665 0  
frankfurt@bvdingfo.com

## Hong Kong

tel: 852 2154 3822  
hongkong@bvdingfo.com

## India

tel: 91 80611 32029  
bangalore@bvdingfo.com

## Italy

tel: 39 02 43 98 22 77  
milan@bvdingfo.com

tel: 39 06 840 4611  
rome@bvdingfo.com

## Japan

tel: 81 357 753 900  
tokyo@bvdingfo.com

## Mexico

tel: 52 555 284 2900  
mexico@bvdingfo.com

## Netherlands

tel: 31 (0)20 5400 100  
amsterdam@bvdingfo.com

## Portugal

tel: 351 211 528 700  
lisbon@bvdingfo.com

## Russian Federation

tel: 7 495 228 61 51  
moscow@bvdingfo.com

## Singapore

tel: 65 6511 4410  
singapore@bvdingfo.com

## Slovakia

tel: 421 2 3233 4506  
bratislava@bvdingfo.com

## South Africa

tel: 27 (0) 11 881 5993  
johannesburg@bvdingfo.com

## Republic of Korea

tel: 82 2 6138 3753  
seoul@bvdingfo.com

## Spain

tel: 34 91 310 38 04  
madrid@bvdingfo.com

## Sweden

tel: 46 8 51 51 04 80  
stockholm@bvdingfo.com

## Switzerland

tel: 41 22 567 0660  
geneva@bvdingfo.com

tel: 41 43 547 16 00  
zurich@bvdingfo.com

## United Arab Emirates

tel: 971 4 5039 810  
dubai@bvdingfo.com

## United Kingdom

tel: 44 20 7549 5000  
london@bvdingfo.com

tel: 44 161 829 0760  
manchester@bvdingfo.com

## United States

tel: 1 (331) 401 1800  
chicago@bvdingfo.com

tel: 1 (212) 797 3550  
newyork@bvdingfo.com

tel: 1 (415) 773 1107  
sanfrancisco@bvdingfo.com

tel: 1 (202) 908 4200  
washingtondc@bvdingfo.com