

Digital Finance

Credit Risk Mitigation



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Smart SME Credit Management

A fully managed platform that helps banks obtain a guarantee for their SME credit portfolio and guarantors to evaluate the credit portfolio submitted by the bank and price the guarantee.

Nowadays many banks consider SMEs as high-risk and costly clients to acquire, underwrite and serve. Indeed, revenues per client are lower relative to larger non-SME corporate clients. For SMEs improve the conditions for access to credit for short term loans Guarantors, institutions aimed at providing guarantees for SMEs credits.

Banks can reduce their risk by sharing a distributed ledger and decrease their back-office costs with automated data upload and this SW supports eligibility checks with data integration automation.

The platform we are developing facilitates the match-making process between guarantors and SMEs and leverages blockchain technologies to reduce cost and improve efficiency.



Competitive Advantages

- Standardisation of the guarantee issuing process
- Advanced credit scoring platform
- Blockchain base innovation.



Target Markets

- Banks: looking for efficiency and better credit rating in credit business toward SME market
- Guarantors: expanding their business toward SME market.



Status/Traction

- Product development in progress
- The go to market strategy is being defined and commercial activities are underway.



Road Map

2019

- Pilot and first product release.

2020

- Market driven functional enhancement and improvements.



Connect



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Location

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EIT Digital supports entrepreneurial teams from research and business organisations in launching new startups and new products in agile 12-month projects called innovation activities. These activities are embedded in EIT Digital's European ecosystem and receive a financial co-investment to package their technology, sign up customers and attract investors.