

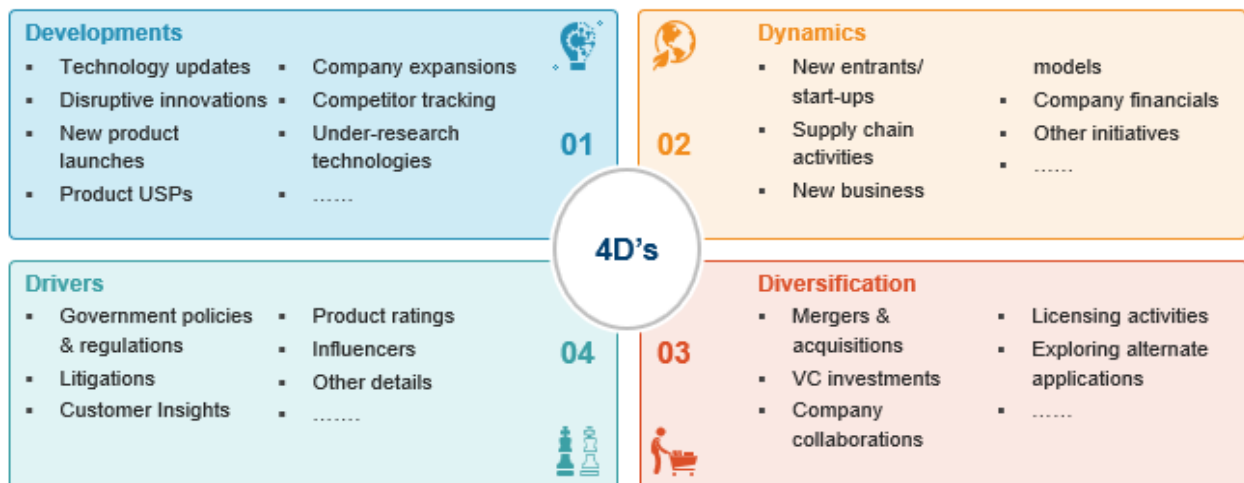
# INTELLOTRACKER

## RISK MANAGEMENT SOFTWARE IN BANKING & FINANCE SECTOR

JUNE 2023



### ARANCA'S QUARTERLY SECTORIAL UPDATE ACROSS FOUR DIMENSIONS....





## DEVELOPMENTS

Under-research technologies		The research describes a system for identifying credit fraud based on a blockchain, which realizes the synchronization and sharing of credit information through a blockchain network, thereby improving monitoring and reducing risks. <i>Source: <a href="#">Patent</a></i>
New product launches		Finastra launches ALM IQ, a cloud-powered asset liability management program, empowering community banks to better manage risk and compliance in their balance sheets. <i>Source: <a href="#">Finastra Press Release</a></i>
New product launches		Arvest Bank, announced the launch of its first product running on cloud-native core banking technology provided by Thought Machine. The custom product makes Arvest the first bank in the U.S. to offer lending capabilities and is designed to address inefficiencies in the nation's more than \$1 trillion equipment financing market. <i>Source: <a href="#">PR Newswire</a></i>
New product launches		Inebura's smart tools and powerful real-time reports across the enterprise's invoice-to-cash cycle help streamline and optimise the entire AR process from Credit Management to Invoicing and Reconciliation resulting in improved cash flow. <i>Source: <a href="#">Live Mint</a></i>
New product launches		Sentinels, a Fenergo company and Europe's leading intelligent transaction monitoring and client risk management specialist, announced the launch of its new platform solution for transaction monitoring. <i>Source: <a href="#">Financial IT</a></i>
New product launches		Oracle's cloud native SaaS suite gives corporate and retail banks a real-time solution for exposure tracking, credit underwriting, decisions, and approvals, thereby reducing risk. <i>Source: <a href="#">Oracle Press Release</a></i>
New product launches		Ncontracts launched its risk management suite. The Ncontracts RPM Suite blends risk, vendor, compliance, and finding management solutions to help boost efficiency and drive better-decision making. <i>Source: <a href="#">Finnovate</a></i>



## DYNAMICS

New entrants/startups		Colendi provides embedded fintech services enabling breakthrough risk-assessment methodologies, using AI algorithms and alternative data types. <i>Source: <a href="#">VentureBeat</a></i>
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## DIVERSIFICATION

Company collaboration		Microsoft partners with Raiffeisen Bank Serbia to revolutionize risk management with low-code technology and data. Raiffeisen Bank Serbia has been using the solution to improve a range of operations within its offices. <i>Source: <a href="#">Microsoft Blog</a></i>
Company collaboration		Finastra announced a partnership with Integro Technologies, a subsidiary of Aurionpro, the pioneer provider of high-end lending platforms, to offer Integro's SmartLender Trade Limits solution alongside its own Trade Innovation solution. <i>Source: <a href="#">Finastra Press Release</a></i>
Company collaboration		Helix Partners with Unit21 to offer comprehensive fraud and risk management solution using Unit21's pre-integrated infrastructure to effectively monitor and prevent fraudulent activity. <i>Source: <a href="#">BusinessWire</a></i>
Company collaboration		Brunei's Baiduri Bank has selected Singapore-based Software-as-a-Service (SaaS) fintech Finbots.ai to modernize its credit risk management using AI. <i>Source: <a href="#">FinTech Futures Blog</a></i>
Company collaboration		InsurTech Wenalyze and FintechOS partner to enhance insurers' risk analysis and digital capabilities, enabling precise policy pricing and customized insurance products. <i>Source: <a href="#">IBS Intelligence</a></i>
VC Investments		Debt capital raise and management solution Finley has raised \$17m in Series A funding led by CRV to transform the debt ecosystem. <i>Source: <a href="#">Finley Blog</a></i>
VC Investments		Credable raises \$2.5 million in seed round. The startup provides its clients with the technology stack, scoring capabilities and banking partners, and also end-to-end solution without exposure to credit risk by partnering with balance sheet providers. <i>Source: <a href="#">TechCrunch</a></i>
VC Investments		PeopleFund has recently added \$20 million to its \$63.4 million Series C. PeopleFund plans to use its new capital to continue to advance its AI-powered risk management and credit scoring system for its users. <i>Source: <a href="#">TechCrunch</a></i>

Mergers & acquisitions		<p>Abrigo, a leader in compliance, credit risk, and lending solutions for financial institutions, announced the purchase of DiCOM Software, LLC, a leading provider of automated credit risk management software.</p> <p>Source: <a href="#">PR NewsWire</a></p>
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<b>DRIVERS</b>		
Government policies		<p>Several technical amendments were made to the Basel Framework, which expands the current market risk framework to ensure that internal models used by banks to calculate capital requirements efficiently cover risks.</p> <p>Source: <a href="#">Basel Committee</a></p>
Others		<p>The Reserve Bank of India has selected six entities, including Bahwan Cybertek, Crediwatch Information Analytics and HSBC, for the 'Test Phase' under regulatory sandbox for the theme 'Prevention and Mitigation of Financial Frauds'.</p> <p>Source: <a href="#">BusinessLine</a></p>

## SOLUTION PORTFOLIO – TECHNOLOGY RESEARCH & ADVISORY

<b>IP STRATEGY</b>	<b>TECHNOLOGY INTELLIGENCE</b>	<b>GROWTH &amp; STRATEGY</b>
<p>How best can we proactively manage and monetise our technical knowhow / intellectual property?</p>	<p>How best can we keep abreast of technology trends, competitor activity and headwinds / tailwinds in our domain?</p>	<p>Which technologies do we invest in? How do we ensure quick wins? Speed to market?</p>
<ul style="list-style-type: none"> <li>IP Portfolio Analysis</li> <li>IP Monetisation</li> <li>IP Valuation</li> <li>Prior Art Searches</li> </ul>	<ul style="list-style-type: none"> <li>Competitor Benchmarking</li> <li>Tech / IP Landscapes</li> <li>Technology Watch</li> <li>Market Analysis / Trends</li> </ul>	<ul style="list-style-type: none"> <li>R&amp;D Strategy Roadmaps</li> <li>Technology Scouting</li> <li>Open Innovation</li> <li>Product Development</li> </ul>

<p>GROWTH ADVISORY</p>	<p>INVESTMENT RESEARCH &amp; ANALYTICS</p>	<p>VALUATION &amp; FINANCIAL ADVISORY</p>	<p>TECHNOLOGY RESEARCH &amp; ADVISORY</p>	<p>PROCUREMENT &amp; SUPPLY CHAIN INTELLIGENCE</p>
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