

## Consistency and Control. Automated Data Collection and Scoring.

### Overview

Credit Scoring models and the data necessary to feed the models are becoming both increasingly more complex and mission critical. Credit professionals are faced with the challenge of implementing advanced credit scoring techniques for a growing portfolio of both familiar and unfamiliar industry participants. Many of the current credit scoring processes used by credit professionals are manual, error-prone, time consuming, and lack the flexibility and sophistication to handle today's scoring requirements. At the same time many are challenged with limited reporting capabilities and a lack of historical information for audit and benchmarking purposes.

ROME CreditScoring is a flexible, web-based software solution that enables credit professionals to automatically acquire external data, implement unlimited credit scoring models, and monitor your portfolio against active credit limits. ROME CreditScoring comes prepackaged with specific data elements and basic scoring models, but can also be configured to apply your specific credit policies and rules.

ROME CreditScoring systematically increases efficiency and accuracy within the internal credit scoring process, and ensures a standardized and auditable methodology for tracking financial information, determining credit scores and establishing credit limits.

### External Data Collectors

ROME's external data collectors provide automatic financial data acquisition from financial statements, ratings agencies, and other third party data providers. ROME is built on a flexible Service Oriented Architecture (SOA) and provides a framework for integrating existing client-specific data sources.

Automated entry of key financial data greatly reduces human error and improves efficiency in calculating credit scores, managing counterparty reviews, and suggesting credit limits. Credit professionals are able to spend more time using their expertise to make critical business decisions.

### Key Features include:

- Integration with external feeds such as; S&P's, Moody's, Fitch, and others
- Automated entry of key financial data and ratios found on balance sheets, income statements, cash flow statements, company filings
- Alerts and real-time notification of ratings and financial filing updates
- Fully defined XML data schema

### KEY BENEFITS

- ▶ Improve Scoring accuracy and consistency
- ▶ Reduce manual data collection/calculation
- ▶ Provides auditable results
- ▶ Tracks historical analysis and back testing



Financial data is automatically entered into the scorecard and a credit score is generated.

## Scorecard Management

ROME's scorecard management is the most flexible solution in the marketplace and allows you to create unlimited scorecards utilizing both pre-packaged and custom scoring models. With ROME's sophisticated credit scoring engine, there are no limitations on the number or type of models you can implement.

ROME simplifies the calculation and historical tracking of credit scores. Calculations that are complex and difficult to maintain in spreadsheets are simple with the robust and dynamic modeling and reporting capabilities available in ROME CreditScoring.

### Key Features include:

- Email notifications of scorecard creation and changes
- Auditable manual user adjustments
- Use of judgmental data
- Unlimited configurable scoring models and ratios

## Credit Limit Management

ROME's credit limit management enables ultimate flexibility in setting multi-tiered limits at the counterparty, commodity, business line, product, geography, and term levels.

ROME's credit limit management functionality improves internal control and security over the credit limit approval process. Improved monitoring and reporting capabilities enable you to adjust credit limits to reduce financial risk and capitalize on growth opportunities.

### Key Features include:

- Workflow for credit limit approval process
- Automated suggested credit limits
- Direct and calculated limit formulas (amount and tenor)
- Notification of current and future credit limit breaches

**"ROME CreditScoring is one of the best energy scoring systems in the marketplace. We were able to customize it to meet our specific credit needs and utilize our own credit metrics."**

- Rene Dumstorff  
Director of Credit, TEA

The screenshot displays the 'Edit Single-CP Credit Limits' interface. It includes a 'Credit Filter' section with options for 'Limit Allocation' (Total, Allocated, Unallocated, Temporary) and 'Reference' (Collateral Threshold, Collateral Head). Below this is a table titled 'Credit Limit as of 02/26/2009' with columns for 'Limit Allocation', 'Total', 'Allocated', 'Unallocated', 'Temporary', 'Expiration Date', and 'Justification'. The table lists various counterparties and business lines with their respective credit limits.

**View Total, Allocated, Unallocated, and Temporary Credit Limits.**

## About ROME Corporation

Founded in 2001, ROME Corporation is based in Austin, Texas, with offices in Houston and London. ROME Corporation is the leading provider of credit risk management solutions for Energy market participants. We automate and streamline the processes for managing dynamic counterparty commitments, proactively converting business risks into growth and profit opportunities. ROME's innovative credit risk management software provides a 360° view of a company—and its counterparties—to reduce financial risks, lower costs, and deliver accurate and timely reporting to regulators, agencies and shareholders. For more information please email [info@romecorp.com](mailto:info@romecorp.com) or visit [www.romecorp.com](http://www.romecorp.com).

**ROME**<sup>SM</sup>  
CORPORATION

*Turning Risk into Opportunity.*

ROME CreditRisk

Exposure Management

Collateral Management

Counterparty Management

ROME CreditAnalytics

ROME CreditScoring

ROME DealValuation Engine

ROME ContractManagement