

# O caminho para a automação da Análise de Crédito Comercial

# Agenda

1. Sobre a Moody's
2. A busca por eficiência e agilidade no processo de crédito
3. QUIQspread
4. Q&A

1

## Sobre a Moody's Enterprise Risk Solutions

# Sobre a MOODY'S

## Moody's Corporation

- » Fornecedor global líder em opiniões e classificações de crédito, percepções e ferramentas para medir e gerenciar o risco de crédito.

## Moody's Investors Service

- » Fornecedor independente líder de opiniões de classificação de crédito e informações relacionadas com 100 anos de experiência

## Moody's Analytics

- » Líder mundial em soluções de software, dados, treinamento e certificação para instituições financeiras

## Presença Global - Moody's

### AMERICAS

Argentina	Costa Rica
Brasil	México
Canadá	Estados Unidos

### EUROPE, Oriente Medio & AFRICA

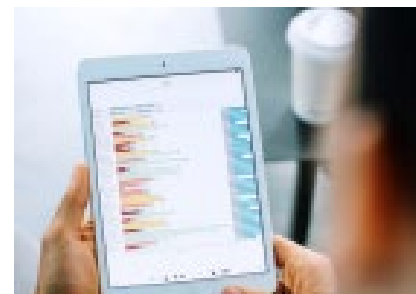
Chipe	Mauritius
República Tcheca	Polônia
Egito	Rússia
França	àfrica do Sul
Alemanha	Espanha
Irlanda	Suiça
Israel	UAE
Itália	UK

### ASIA-PACIFICO

Austrália	Coreia do Sul
China	Cingapura
Hong Kong	Sri Lanka
India	Tailândia
Japão	

# Moody's Analytics – Enterprise Risk Solutions

1. Fornece softwares “**best-in-class**” & uma base de gerenciamento de risco consistente em toda a instituição
2. Identifica **melhores práticas globais** e as implementa em nossas plataformas para suprir as necessidades dos bancos e instituições financeiras.
3. **Reduz o tempo** para atender às expectativas do cliente.
4. **Minimiza o custo de manutenção**, maximizando a configuração e flexibilidade



# 2

A busca por eficiência e  
agilidade no processo de  
crédito

# 1. Eficiência do processo: redução do tempo até o “SIM”



1. Eficiência do processo: redução do tempo até o “SIM”
2. Elevando o padrão: transparência, consistência e auditabilidade





1. Eficiência do processo: redução do tempo até o “SIM”
2. Elevando o padrão: transparência, consistência e auditabilidade
3. Trata-se de dado!



1. Eficiência do processo: redução do tempo até o "SIM"
2. Elevando o padrão: transparência, consistência e auditabilidade
3. Trata-se de dado!
4. Melhores decisões de crédito



1. Eficiência do processo: redução do tempo até o "SIM"
2. Elevando o padrão: transparência, consistência e auditabilidade
3. Trata-se de dado!
4. Melhores decisões de crédito
5. Melhorar o atendimento ao cliente



3

QUIQspread

# O que é QUIQspread?



**Machine Learning**



**Interface de Usuário Intuitiva**



**Especialista em Balanço**

QUIQspread

Help mmas-qa-se@example.com

Balance Sheets  
December 31, 2016 and 2015

Abc Life Insurance Co. Ltd - 31 December 2016.pdf

In Review MARK AS COMPLETE

BALANCE SHEET INCOME STATEMENT

	12/31/2016	
Total Assets	\$5,952,614	
Total Current Assets	\$5,063,383	TOTAL CURRENT ASSETS
Cash	\$1,623,677	2016 Calculated: \$5,063,383
Time Deposits		2016 Reported: \$5,208,659
Marketable Securities		Difference: \$145,276
Accts/Notes Rec-Trade	\$56,537	<input type="checkbox"/> Mark as resolved
Total Accts/Rec-Net	\$56,537	
Bad Debt Reserve (-)		
Loans to Related Co - CP		
Due from Related Co - CP	\$3,766	
Accts/Notes Rec-Other	\$3,961,442	
2016	TOTAL ASSETS \$5,952,614	TOTAL LIAB & NET WORTH \$5,952,614
		DIFFERENCE \$0

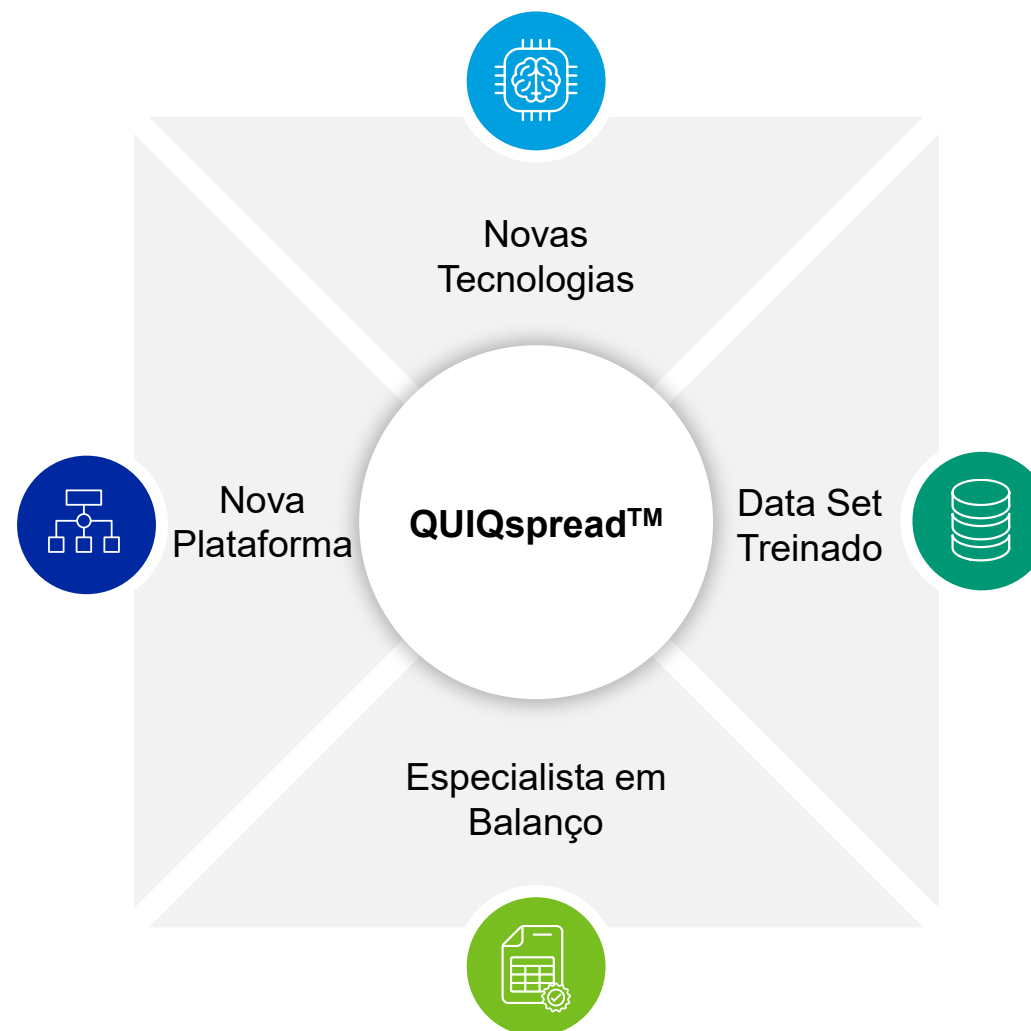
Assets

	2016	2015
Current Assets		
Cash and cash equivalents	\$ 1,623,677	\$ 1,563,189
Cash - restricted for collateral	145,276	145,058
Accounts receivable - trade, net	56,537	80,802
Accounts receivable - related party	3,766	5,771
Unbilled revenue receivable	2,961,643	3,557,923
Prepaid expenses	417,760	450,204
Total current assets	5,208,659	5,801,947
Fixed Assets, net	743,955	194,416
Total assets	\$ 5,952,614	\$ 5,996,363
Liabilities and Stockholder's Equity		
Current Liabilities		
Accounts payable	\$ 112,043	\$ 70,756
Current maturities of long-term debt	352,632	341,136
Current maturities of capital lease obligation	8,880	7,541
Accrued expenses		
Salaries and wages	2,655,191	3,155,832
Payroll taxes and payroll taxes withheld	1,357,824	1,281,018
Other expenses and payroll withholding	318,389	325,452
Total current liabilities	4,804,959	5,181,735
Long-term Liabilities		
Long-term debt, less current portion	287,002	591,395
Capital lease obligation, less current portion	35,205	4,384
Total liabilities	5,127,166	5,777,514
Stockholder's Equity		
Common stock, no par value; authorized 10,000 shares; issued 5 shares, 995 shares outstanding	15,500	15,500
Retained earnings	4,349,948	3,740,349
Treasury stock, 9,000 shares at cost	(2,540,000)	(2,540,000)
Total stockholder's equity	825,448	218,849
Total liabilities and stockholder's equity	\$ 5,952,614	\$ 5,996,363

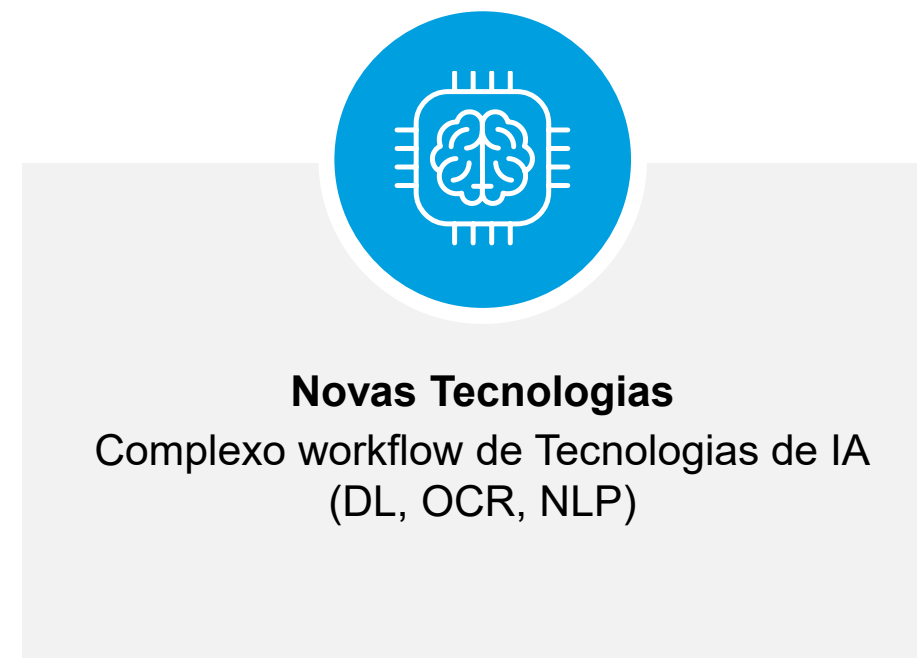
The accompanying notes are an integral part of these financial statements.

- 4 -

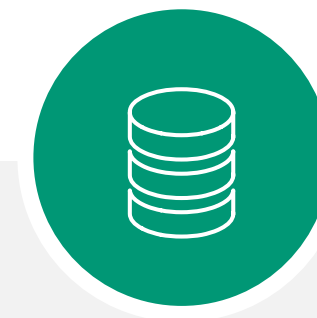
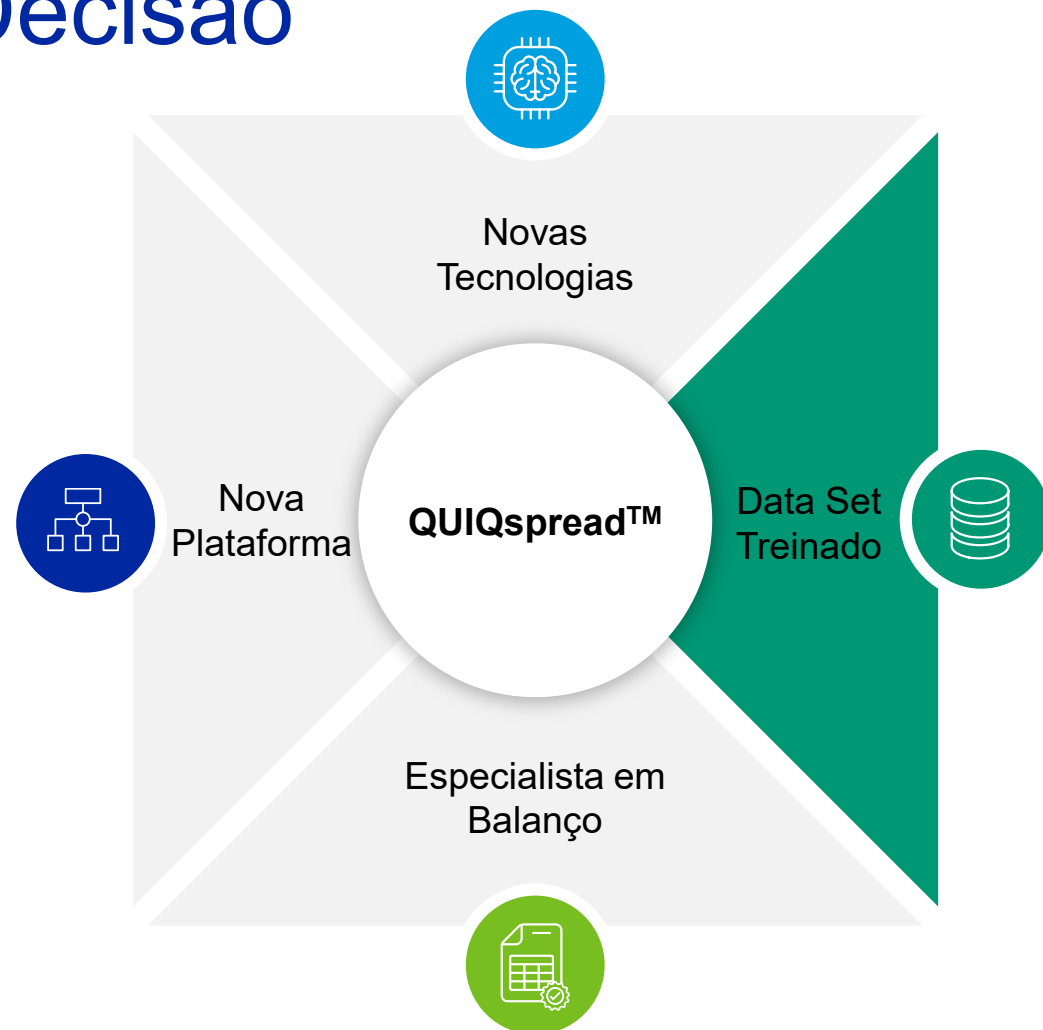
# QUIQspread: Automação Para Agilizar a Tomada de Decisão



# QUIQspread: Automação Para Agilizar a Tomada de Decisão



# QUIQspread: Automação Para Agilizar a Tomada de Decisão




## Data Set Treinado

22 Milhões de empresas privadas com informação financeira detalhada



# QUIQspread: Automação Para Agilizar a Tomada de Decisão



**Especialista em Balanço**  
Equipe de especialista em credito & balanço

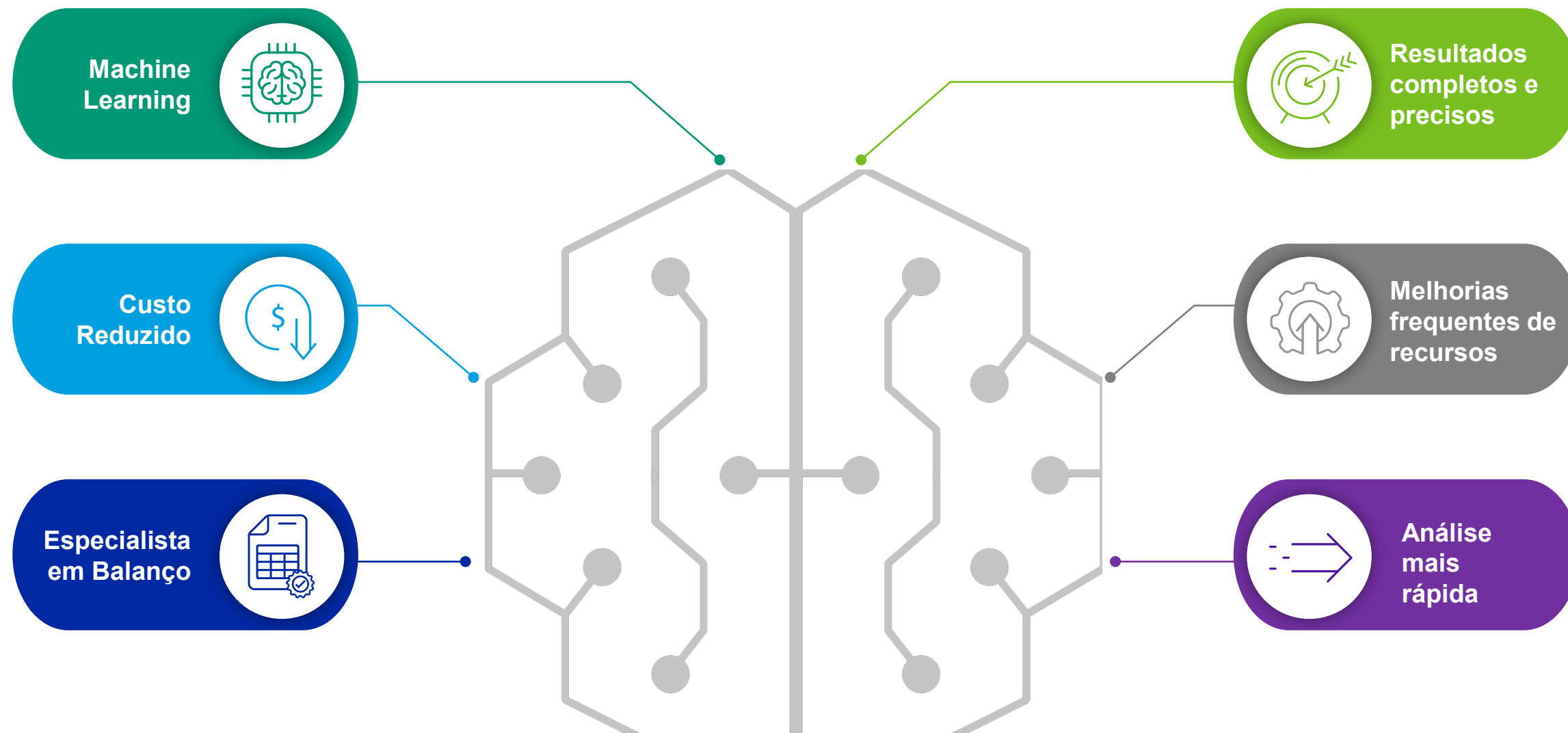
# QUIQspread: Automação Para Agilizar a Tomada de Decisão



# QUIQspread pode ser ajustado para a sua necessidade



# Principais Diferenciais & Benefícios



4

Q&A

© 2020 Moody's Corporation, Moody's Investors Service, Inc., Moody's Analytics, Inc. and/or their licensors and affiliates (collectively, "MOODY'S"). All rights reserved.

**CREDIT RATINGS ISSUED BY MOODY'S INVESTORS SERVICE, INC. AND ITS RATINGS AFFILIATES ("MIS") ARE MOODY'S CURRENT OPINIONS OF THE RELATIVE FUTURE CREDIT RISK OF ENTITIES, CREDIT COMMITMENTS, OR DEBT OR DEBT-LIKE SECURITIES, AND MOODY'S PUBLICATIONS MAY INCLUDE MOODY'S CURRENT OPINIONS OF THE RELATIVE FUTURE CREDIT RISK OF ENTITIES, CREDIT COMMITMENTS, OR DEBT OR DEBT-LIKE SECURITIES. MOODY'S DEFINES CREDIT RISK AS THE RISK THAT AN ENTITY MAY NOT MEET ITS CONTRACTUAL FINANCIAL OBLIGATIONS AS THEY COME DUE AND ANY ESTIMATED FINANCIAL LOSS IN THE EVENT OF DEFAULT OR IMPAIRMENT. SEE MOODY'S RATING SYMBOLS AND DEFINITIONS PUBLICATION FOR INFORMATION ON THE TYPES OF CONTRACTUAL FINANCIAL OBLIGATIONS ADDRESSED BY MOODY'S RATINGS. CREDIT RATINGS DO NOT ADDRESS ANY OTHER RISK, INCLUDING BUT NOT LIMITED TO: LIQUIDITY RISK, MARKET VALUE RISK, OR PRICE VOLATILITY. CREDIT RATINGS AND MOODY'S OPINIONS INCLUDED IN MOODY'S PUBLICATIONS ARE NOT STATEMENTS OF CURRENT OR HISTORICAL FACT. MOODY'S PUBLICATIONS MAY ALSO INCLUDE QUANTITATIVE MODEL-BASED ESTIMATES OF CREDIT RISK AND RELATED OPINIONS OR COMMENTARY PUBLISHED BY MOODY'S ANALYTICS, INC. CREDIT RATINGS AND MOODY'S PUBLICATIONS DO NOT CONSTITUTE OR PROVIDE INVESTMENT OR FINANCIAL ADVICE, AND CREDIT RATINGS AND MOODY'S PUBLICATIONS ARE NOT AND DO NOT PROVIDE RECOMMENDATIONS TO PURCHASE, SELL, OR HOLD PARTICULAR SECURITIES. NEITHER CREDIT RATINGS NOR MOODY'S PUBLICATIONS COMMENT ON THE SUITABILITY OF AN INVESTMENT FOR ANY PARTICULAR INVESTOR. MOODY'S ISSUES ITS CREDIT RATINGS AND PUBLISHES MOODY'S PUBLICATIONS WITH THE EXPECTATION AND UNDERSTANDING THAT EACH INVESTOR WILL, WITH DUE CARE, MAKE ITS OWN STUDY AND EVALUATION OF EACH SECURITY THAT IS UNDER CONSIDERATION FOR PURCHASE, HOLDING, OR SALE.**

MOODY'S CREDIT RATINGS AND MOODY'S PUBLICATIONS ARE NOT INTENDED FOR USE BY RETAIL INVESTORS AND IT WOULD BE RECKLESS AND INAPPROPRIATE FOR RETAIL INVESTORS TO USE MOODY'S CREDIT RATINGS OR MOODY'S PUBLICATIONS WHEN MAKING AN INVESTMENT DECISION. IF IN DOUBT YOU SHOULD CONTACT YOUR FINANCIAL OR OTHER PROFESSIONAL ADVISER.

ALL INFORMATION CONTAINED HEREIN IS PROTECTED BY LAW, INCLUDING BUT NOT LIMITED TO, COPYRIGHT LAW, AND NONE OF SUCH INFORMATION MAY BE COPIED OR OTHERWISE REPRODUCED, REPACKAGED, FURTHER TRANSMITTED, TRANSFERRED, DISSEMINATED, REDISTRIBUTED OR RESOLD, OR STORED FOR SUBSEQUENT USE FOR ANY SUCH PURPOSE, IN WHOLE OR IN PART, IN ANY FORM OR MANNER OR BY ANY MEANS WHATSOEVER, BY ANY PERSON WITHOUT MOODY'S PRIOR WRITTEN CONSENT.

CREDIT RATINGS AND MOODY'S PUBLICATIONS ARE NOT INTENDED FOR USE BY ANY PERSON AS A BENCHMARK AS THAT TERM IS DEFINED FOR REGULATORY PURPOSES AND MUST NOT BE USED IN ANY WAY THAT COULD RESULT IN THEM BEING CONSIDERED A BENCHMARK.

All information contained herein is obtained by MOODY'S from sources believed by it to be accurate and reliable. Because of the possibility of human or mechanical error as well as other factors, however, all information contained herein is provided "AS IS" without warranty of any kind. MOODY'S adopts all necessary measures so that the information it uses in assigning a credit rating is of sufficient quality and from sources MOODY'S considers to be reliable including, when appropriate, independent third-party sources. However, MOODY'S is not an auditor and cannot in every instance independently verify or validate information received in the rating process or in preparing the Moody's publications.

To the extent permitted by law, MOODY'S and its directors, officers, employees, agents, representatives, licensors and suppliers disclaim liability to any person or entity for any indirect, special, consequential, or incidental losses or damages whatsoever arising from or in connection with the information contained herein or the use of or inability to use any such information, even if MOODY'S or any of its directors, officers, employees, agents, representatives, licensors or suppliers is advised in advance of the possibility of such losses or damages, including but not limited to: (a) any loss of present or prospective profits or (b) any loss or damage arising where the relevant financial instrument is not the subject of a particular credit rating assigned by MOODY'S.

To the extent permitted by law, MOODY'S and its directors, officers, employees, agents, representatives, licensors and suppliers disclaim liability for any direct or compensatory losses or damages caused to any person or entity, including but not limited to by any negligence (but excluding fraud, willful misconduct or any other type of liability that, for the avoidance of doubt, by law cannot be excluded) on the part of, or any contingency within or beyond the control of, MOODY'S or any of its directors, officers, employees, agents, representatives, licensors or suppliers, arising from or in connection with the information contained herein or the use of or inability to use any such information.

NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY CREDIT RATING OR OTHER OPINION OR INFORMATION IS GIVEN OR MADE BY MOODY'S IN ANY FORM OR MANNER WHATSOEVER.

Moody's Investors Service, Inc., a wholly-owned credit rating agency subsidiary of Moody's Corporation ("MCO"), hereby discloses that most issuers of debt securities (including corporate and municipal bonds, debentures, notes and commercial paper) and preferred stock rated by Moody's Investors Service, Inc. have, prior to assignment of any rating, agreed to pay to Moody's Investors Service, Inc. for ratings opinions and services rendered by it fees ranging from \$1,000 to approximately \$2,700,000. MCO and MIS also maintain policies and procedures to address the independence of MIS's ratings and rating processes. Information regarding certain affiliations that may exist between directors of MCO and rated entities, and between entities who hold ratings from MIS and have also publicly reported to the SEC an ownership interest in MCO of more than 5%, is posted annually at [www.moodys.com](http://www.moodys.com) under the heading "Investor Relations — Corporate Governance — Director and Shareholder Affiliation Policy."

Additional terms for Australia only: Any publication into Australia of this document is pursuant to the Australian Financial Services License of MOODY'S affiliate, Moody's Investors Service Pty Limited ABN 61 003 399 657 AFSL 336969 and/or Moody's Analytics Australia Pty Ltd ABN 94 105 136 972 AFSL 383569 (as applicable). This document is intended to be provided only to "wholesale clients" within the meaning of section 761G of the Corporations Act 2001. By continuing to access this document from within Australia, you represent to MOODY'S that you are, or are accessing the document as a representative of, a "wholesale client" and that neither you nor the entity you represent will directly or indirectly disseminate this document or its contents to "retail clients" within the meaning of section 761G of the Corporations Act 2001. MOODY'S credit rating is an opinion as to the creditworthiness of a debt obligation of the issuer, not on the equity securities of the issuer or any form of security that is available to retail investors.

Additional terms for Japan only: Moody's Japan K.K. ("MJKK") is a wholly-owned credit rating agency subsidiary of Moody's Group Japan G.K., which is wholly-owned by Moody's Overseas Holdings Inc., a wholly-owned subsidiary of MCO. Moody's SF Japan K.K. ("MSFJ") is a wholly-owned credit rating agency subsidiary of MJKK. MSFJ is not a Nationally Recognized Statistical Rating Organization ("NRSRO"). Therefore, credit ratings assigned by MSFJ are Non-NRSRO Credit Ratings. Non-NRSRO Credit Ratings are assigned by an entity that is not a NRSRO and, consequently, the rated obligation will not qualify for certain types of treatment under U.S. laws. MJKK and MSFJ are credit rating agencies registered with the Japan Financial Services Agency and their registration numbers are FSA Commissioner (Ratings) No. 2 and 3 respectively.

MJKK or MSFJ (as applicable) hereby disclose that most issuers of debt securities (including corporate and municipal bonds, debentures, notes and commercial paper) and preferred stock rated by MJKK or MSFJ (as applicable) have, prior to assignment of any rating, agreed to pay to MJKK or MSFJ (as applicable) for ratings opinions and services rendered by it fees ranging from JPY125,000 to approximately JPY250,000,000.

MJKK and MSFJ also maintain policies and procedures to address Japanese regulatory requirements.