Risk Intelligence for a New Era

From origination to compliance, Straive equips financial leaders with future-ready analytics to manage volatility and safeguard profitability.

Straive: Building Resilience in a Changing Risk World

The risk environment in financial services is shifting faster than ever. From **pandemic-driven score distortions** and **surging originations** to **BNPL-driven behavioral shifts** and the **rise of AI model risks**, institutions are grappling with challenges that directly impact profitability and resilience.

Straive helps leading banks, fintechs, and payment networks navigate these dynamics by combining **deep domain expertise with AI/ML and GenAI accelerators**. With a strong foundation in data and model governance, we help institutions leverage intelligent automation as a sustainable competitive advantage.

- We build **AI/ML-based underwriting frameworks** to ensure smarter origination decisions.
- We help **calibrate risk throughout the customer journey**, from credit line management to recovery strategies.
- We enable **collections transformation** through GenAI-powered scoring and dynamic treatment design.
- We strengthen **model risk management and governance**, closing critical capability gaps in explainability, validation, and compliance.

We Are Trusted by Leading Institutions Worldwide

Client	Geographies Supported	Predictive Risk Analytics	Reporting & Compliance
Large US National Bank (30+ FTE)	US	• Risk-based Acquisition Analytics for New Products • Contact Strategy Analytics for Collections • Establish **Line & Limit management** CoE • Enhanced Risk Controls for Underwriting	• Hardship Eligibility Chatbot • Development Promise-to-Pay and Right-Party Contact Reporting
Leading Global Financial Technology Company (60+ FTE)	Global	• Consumer **Risk Profiling** • Solution development for **Data Monetization and Client Engagement**	• Cybersecurity and Vulnerability Assessment • Developing **GenAI** Solutions to enhance **self-serve capabilities**
Regional US Bank (30+ FTE)	US	• Developing an **Early Warning System** for delinquencies • Portfolio Runoff Analytics for Mortgage BU of Bank • Credit Risk Strategy & Policy Development	• Response Code Mapping for **Debit & Credit Portfolio** • Model Risk Management and Validation CoE
Payments for Large e-Commerce Platform (130+ FTE)	US	• Payment strategy, **new products, platform optimization** • **Co-branded cards & payment solutions**	• MLOps Deployment for Fraud Monitoring & Anomaly Detection • **Chargeback, Risk & Customer** operations Compliance & reconciliations

Impact You Can Measure

- **$6M+** revenue growth from smarter credit line increases
- **$4M+** additional recoveries through AI/ML-driven collections
- **3x** higher sales conversions via automated lead pipelines
- **5% YoY** portfolio growth within defined risk guardrails
- **250+ models** validated, ensuring SR11-7 compliance

Our Capabilities: Turning Risk into Opportunity

Straive brings deep domain expertise across the full risk lifecycle, from prospecting to compliance, backed by powerful accelerators in technology and data. We help financial institutions build resilient, future-ready operations that balance growth with protection.

A. Deep Domain Experience Across Functions

Reporting & Profiling

Prospect Database Creation: Architecture design, ETL pipeline, and data enrichment
Acquisition & ECM Strategy: Universe expansion, credit underwriting models based on risk
Digital Onboarding: Credit line assessment and synthetic fraud detection

Account Management

Behavioral Risk Scorecard: Update risk scores based on customer behavior
Credit Line Management: Adjust credit limits to balance risk and customer requirements
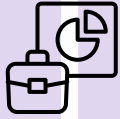**Early Warning System:** Detect distress signals to trigger pre-emptive actions

Collections & Attrition

Portfolio Runoff Analytics: AI/ML-powered attrition models to safeguard cash flows
Delinquency & Recovery: Estimate recovery and promise-to-pay likelihood
Treatment Strategy: AI-driven recommendations on contact channel, cadence, and content

Portfolio Management

Risk-Based Pricing: Adjust interest rates based on profile and market risk

Stress Testing: Simulate economic downturns to assess portfolio resilience

Loss Forecasting: Predict expected credit losses under IFRS 9 or CECL frameworks

Regulatory & Compliance

Regulatory Models: CECL, CCAR, IFRS & Basel models implementation and monitoring

Model Risk Management: Assess statistical parameters for compliance

Model Governance: Blend statistical analysis with automated workflows for acceptance and rejection decisions

B. Key Enablers

1 Platform Engineering

- Enterprise Architecture
- Technology Strategy
- Cloud Migration Services
- Micro Services

2 Data Engineering & Ops

- Enterprise Data Lake
- MLOps
- Data Governance
- Data Platform Strategy & Security

Turning Risk Challenges into Success Stories

Proven outcomes across banks, fintechs, and global payment networks.

1. Underwriting Expansion

Credit Risk Strategy for a Global Bank
Developed an ensemble of ML models to identify low-risk subprime segments, expanding underwriting capacity while aligning with defined risk appetite.

5% Y-o-Y Increase in Portfolio Value

2. Credit Line Management

Limit Management for a National Bank
Implemented ML-driven automation for credit limit decisions using payment history, engagement, and external credit data to optimize CLI/CLD actions.

$6M Increase in Revenues

50% Decrease in Processing Time

3. Model Risk Management CoE

Risk Governance for a Super Regional Bank
Established a Model Risk Management Centre of Excellence to provide independent validation of models as per SR 11-7 and OCC Bulletin 2011-12 directives.

250+ Models Validated

~$4M Potential Penalties Avoided

Don't Just Manage Risk, Master It with Straive →

About Straive

As a data analytics and AI operationalization company, we don't just build top-tier data analytics and AI solutions—we integrate them seamlessly into your core workflows. This approach drives enhanced efficiency, improves user experience, and boosts revenue, setting you apart from the competition.

Serving a diverse range of industries— including Pharmaceutical & Life Sciences, Logistics, Supply Chain & Manufacturing, Research & Publishing, Information Services, EdTech, Banking & Financial Services, and Retail Tech, Entertainment & Media— we have a global client base spanning over 30 countries.

Our strategically positioned resource pool operates across seven countries, including the Philippines, India, the United States, Nicaragua, Vietnam, the United Kingdom, and Singapore, where the company is headquartered.

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