

# Allied Irish Bank (AIB)

## Modernising credit risk with a managed service for limit and exposure management

With over USD \$140 billion of total assets, Allied Irish Bank (AIB), a full service financial services group in Ireland with businesses across Republic of Ireland, the United Kingdom and internationally was looking to modernise their credit infrastructure. AIB sought a single platform across multiple systems to visualise credit exposures, set and review limits and manage excesses for their Corporate and Treasury portfolios. In addition, AIB required a framework that could seamlessly integrate with their loan origination system, with comprehensive functionality that they could leverage in future for further system rationalisation and risk management effectiveness.

AIB recognised the opportunity to improve efficiency and productivity for their credit risk management processes, while gaining access to product expertise and technology by adopting a managed service from SS&C Algorithmics on the SS&C Cloud.

### THE CHALLENGE

Working with multiple in-house systems and faced with an end-of-life incumbent solution, while implementing a new loan origination system, AIB needed to invest in a modernised credit limit and exposure solution. AIB required a timely view of limits and exposures between connected counterparties and substantial shareholder groups that could integrate seamlessly with their new loan origination solution. AIB's business needs were continually evolving, and their team required a solution supporting quick deployments and efficient changes to models and workflows. With resources in the organization focused on multiple projects and time constraints to move off the incumbent technology, AIB required an efficient solution.

### THE SOLUTION

AIB selected the SS&C Algorithmics Credit Manager (ACM) solution to comprehensively manage their limits and exposures for their Corporate, Small and Medium Enterprises, and Treasury portfolios. The solution integrates with the bank's core banking systems and also provides data for downstream credit and regulatory reporting. The solution was deployed on the SS&C Cloud as a managed service, enabling faster deployment and greater agility to meet growing business needs.

The key advantages of the ACM solution include the ability to seamlessly integrate with their loan origination solution in real time; best in class exposure consolidation and limit management functionality; and a fully configurable user interface.

### BUSINESS IMPACT



**Real time oversight**  
of credit limits  
and exposures



**Faster resolution**  
of excesses  
and policy  
exceptions



**Unified visibility** across  
customers  
and portfolios



**Streamlined operations**  
through  
managed  
service model

## ALLIED IRISH BANK SNAPSHOT

**US\$140bn+**

Total assets

**24/7 Visibility**

Real-time limits and breaches

**Single Platform**

For all credit exposures

## ENTERPRISE IMPACT AND CAPABILITIES

**One platform, one source of truth, and consistent pricing models align Risk and Finance.**

By implementing a managed service for limit and exposure management that is fully integrated with its loan origination system, AIB modernised its credit risk management. The bank improved efficiency, and reduced complexity—creating a more agile and client-focused organization.

### Capabilities delivered



**Real-time monitoring** of limits and exposures



**Seamless integration** with loan origination



**Effective excess management** and resolution



**Managed service model** reducing IT burden and costs



**360° view** of customers and portfolios



**Consolidation** of disparate systems

By strategically implementing SS&C Algo Credit Manager with full integration to its loan origination system, AIB successfully modernized their credit risk management capabilities and created a more agile, efficient and client-focused organization, solidifying its competitive advantage in the corporate and treasury banking sector.

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