



## EQ Riskfactor

Equiniti Riskfactor is the leading provider of risk management and fraud analytics software for the global commercial finance industry.

Secure Trust Bank is a British retail and commercial bank. The Commercial Finance division was launched in 2015 providing SME lending.

Equiniti Riskfactor provides Secure Trust with market-leading risk management software to manage its portfolio of SME, commercial and corporate customers.



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EQ Riskfactor gives Secure Trust the ability to review their portfolio quickly and drill down immediately on any clients with deteriorating profiles. It enables senior managers to make quick informed decisions on where the risk is within the portfolio and instils confidence amongst stakeholders and the Senior Leadership Team.

A tried and trusted system that we know works. When we started the business we chose EQ Riskfactor because it enabled us to grow the business and mitigate the risk of bad debts. It gave us a transparent overview of the book and meant we could monitor a large client portfolio in a short space of time”

JAMES HODKINSON  
CHIEF OPERATING OFFICER, COMMERCIAL FINANCE  
SECURE TRUST BANK PLC

### Trusted launch partner

When Secure Trust launched their commercial finance service to the market they chose to partner with EQ Riskfactor and designed their own systems around the software's functionality and processes. From launch, EQ Riskfactor supported Secure Trust and ensured that as many processes as possible were automated, minimising costly manual procedures.

### Risk management

EQ Riskfactor helps Secure Trust to easily identify where problems are in their portfolio and identify accounts which need immediate attention. When managing a busy portfolio this instant access to data is invaluable.

Without EQ Riskfactor, information would be scattered in different systems and would involve lengthy manual processes and time-consuming data analysis.

### A risk-based approach to reviews and audits

EQ Riskfactor streamlines Secure Trust's Annual Review process as information is entered directly into the systems, as opposed to using Word documentation. EQ Riskfactor helps dictate how many times a face to face meeting is required and how often audits are needed.

Taking a risk-based approach to the client review and audit process leads to greater efficiencies and ensures resources are allocated to the most 'risky' clients within the portfolio. This allows Secure Trust to service more clients and ensure that their risk is mitigated.

### Compliance and Covenant monitoring

The Covenant monitoring functionality within EQ Riskfactor flags up to the Secure Trust Account Manager whenever a Covenant is overdue or breached and helps ensure that the client is meeting all its obligations. All Covenant records are automatically recorded within EQ Riskfactor, aiding compliance.