

THE SYSTEM OF INTELLIGENCE FOR INSTITUTIONAL CREDIT

Institutional memory. Applied to every decision.

Creditspective preserves what your institution decided, why it decided it, and what happened next. alfa+ retrieves that accumulated context for every new credit and portfolio review.

HOW THE INTELLIGENCE COMPOUNDS

One decision cycle. Five continuous stages.

The current deal, market evidence, and the firm's own history meet in one traceable analytical record.

CURRENT DEAL

MARKET DATA

FIRM HISTORY



01 / REMEMBER

The institution keeps what people usually carry away.

- Funded, declined, and done-away deals
- Decision rationale and approved terms
- Actual performance across cycles

02 / APPLY

Every new deal is analyzed in institutional context.

- Current credit and market evidence
- Relevant precedent and prior outcomes
- Base-case and downside areas of focus

03 / COMPOUND

Every outcome improves the next credit decision.

- Ongoing variance and covenant insight
- Source-linked recommendations
- New evidence added to institutional memory

EXISTING-SYSTEM AGNOSTIC

Intelligence above your existing systems.

No rip-and-replace. Permissioned access, client-isolated data, and source-linked answers.

