



News and Views

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A Comprehensive Tool for Multi-Standard Financial Analysis and Risk Management

We are pleased to present the second chapter in our ongoing series exploring the innovative products within the proprietary KSTF software suite. In this edition, we turn our focus to the Financial Management Tool (“FMT”) – a versatile product designed to support comprehensive financial analysis, credit risk assessment, and operational efficiency within a unified framework of trade finance platform.

If you missed the initial release of our series, where we discussed the SaaS ecosystem of our privately developed trade finance offerings, you can access the article by following [this link](#).

What is FMT?

FMT is a financial analysis tool with dedicated interfaces for spreading and methodologies selection. It accommodates different accounting standards and risk profiles and allows users to conduct comprehensive, multipurpose financial assessments of corporations. FMT offers a complete environment for financial and credit risk assessment, it can also be seamlessly integrated with Trade Programs Servicing (“TPS”) platform and any other KSTF tools to unlock enhanced capabilities and establish a comprehensive ecosystem.

How can FMT elevate your organization's Financial Analysis and Credit Risk Management?

Corporates, financial institutions, insurance providers, investment managers, and FinTech companies all face potential financial and reputational risks arising from counterparty non-payment default or shifts in the regulatory environment. This exposure is inherent to core business activities such as the sale of goods, trade finance, lending, and investment. However, the approach an organization adopts to assess and mitigate these risks can serve as a strategic differentiator.

Without the existence of the right financial and credit management tool, the process of spreading, analysing and maintaining a large volume of financial statements can introduce operational inefficiencies and elevate risk and missed opportunities.

FMT delivers a **modern, customised, highly versatile product**, offering clients a refined combination of **modularity, control, and integration** individually or with other KSTF tools and external applications (Application Programming Interface – API). It empowers organisations to independently perform and scale key analytical tasks, including financial spreading, credit analysis, financial modelling, and liquidity assessment — whilst benefiting from enhanced speed and precision driven by automation and also by integrated Artificial Intelligence (AI).

Built on a modular architecture and supported by a robust, customisable methodologies section, FMT redefines industry standards by delivering a unified yet highly adaptable platform that aligns seamlessly with each client’s operational context. Reflecting its core principles of flexibility and scalability, FMT’s product architecture can be fully customised, enabling clients to select the functionalities most relevant to their strategic and financial objectives.

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FMT's capabilities are profoundly enhanced by integrated AI, which transforms both the efficiency and depth of financial analysis. In addition, AI component interprets financial reports to provide concise, strategic insights critical for risk assessment, whilst also generating customisable reports structured according to each client's reporting standards and data specifications. Complementing these features, an interactive AI layer provides contextual guidance, actionable tips, and prompt responses to user questions to help users navigate and utilize FMT features effectively.

FMT is a platform that provides organizations with full control over workflows, methodologies, and data governance through flexible deployment options: available both on-premises and via SaaS. Its API-enabled, infrastructure ensures smooth integration with ERP systems and the broader KSTF software suite, unlocking advanced functionality and operational efficiencies.

In our upcoming newsletters, we will present our Trade Programs Servicing (TPS) tool and our new investment in technology. Stay tuned!

Kendall Stevens, President & CEO of KS-TF AG

After having built reputable and sustainable trade financing operations which became market leading, KS-TF AG, Switzerland based, was created as a consulting company. Today it consists of a team of professionals with expertise in the design and development of software, covering receivables/payables processing, credit and compliance. KS-TF AG software is licensed to specific clients in the relevant sector and can be customized.

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