



News

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Introducing FMT (Financial Management Tool)

We have spent considerable time developing a solution to one of the most persistent challenges in credit management, namely the slow, manual and fragmented nature of the work, decision making and communication process. What we have built represents a level of intelligence hardly matched in the market. Today, we are pleased to share two exciting milestones: the launch of the FMT website, and a first look at what is coming very soon.

FMT, our Financial Management Tool, is an automated financial analysis tool that brings together the aspects an analyst or credit team needs in one place. It supports the full workflow, from financial spreading and credit rating methodologies through to portfolio-level risk management and automated reporting, significantly reducing the time analysts spend on time-consuming manual tasks, improving the consistency and accuracy of outputs, and freeing up credit analyst capacity for higher value-add activities.

Corporate credit analysis has long been overdue for a rethink in how it is performed efficiently. Spreadsheets, disconnected systems and manual data entry have been the norm for decades, and while they get the job done, they come with costs: time, errors, audit trail limitations and limited scalability. FMT was built with all of that in mind.

FMT covers the full analytical workflow. On the individual company side, FMT automates financial spreading across multiple reporting views, performs comprehensive financial analysis using over 60 ratios across key risk and performance categories, and supports liquidity assessment and financial modelling based on configurable analyst assumptions. Credit rating methodologies are fully customisable, allowing organisations to design and apply their own frameworks rather than being locked into a one-size-fits-all approach.

At the portfolio level, FMT aggregates companies and supports credit risk management across entire books. The peer group comparison feature allows benchmarking across portfolios, industries and geographies, giving analysts a much clearer picture of relative performance. Reporting is flexible too, with access to both standardised and fully customisable outputs, complete with branding and automation capabilities.

FMT is powered by our AI technology, Operations Management Tool, or in short “OMT”, allowing different types of automation, designed to streamline the financial analysis process, with a Virtual Assistant to answer questions and provide real-time support, automated spreading of financial statements, and automated financial analysis, including system generated financial commentary in reports.

Many organisations today are utilising outdated spreadsheets, legacy software and manual workarounds to produce outputs that FMT delivers in a fraction of the time, with greater accuracy and full auditability. There is no switching between tools or reconciling data across multiple systems.

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As we build towards launch, we are delighted to announce that our new website is live at fmt-pro.com. It is the best place to get a full overview of the platform, explore its capabilities in more detail and get in touch with our team directly.

FMT will be launching in the coming weeks and there is a great deal more to share between now and then. Whether you are new to what we are building or have been following along for a while, now is a good time to stay close.

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 customised.

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