

Credit risk monitoring that keeps counterparty exposure under control

Move from end-of-day credit checks to real-time exposure visibility and alerts.

- Real-time MTM + AR/AP
- Limit & early-warning checks
- Alerts that explain the driver

Credit risk should protect your trading business, not depend on end-of-day spreadsheets.

Cogito Credit Risk Monitoring replaces manual consolidation with an always-on agent that continuously watches prices, positions and settlement exposure.

It recalculates mark-to-market and outstanding AR/AP in real time, checks every counterparty against limits and early-warning thresholds, and flags issues the moment they appear.

When exposure is visible instantly, your teams can act faster, stay compliant and reduce avoidable risk.

The problem we solve

In many trading organisations, true counterparty exposure only becomes clear when someone manually pulls market prices, open ETRM positions and AR/AP into a spreadsheet.

That process is slow, inconsistent and typically runs once a day, so breaches are often discovered after the fact.

Without continuous monitoring and policy-driven limit checks, credit teams lose time, miss early-warning signals and carry unnecessary operational and financial risk.

TODAY · AS-IS

End-of-day spreadsheet

- Prices, positions and AR/AP consolidated by hand
- Runs once a day
- Breaches discovered after the fact



WITH COGITO AI

Always-on monitoring agent

- Prices, positions and settlement exposure watched continuously
- Every counterparty checked against limits
- Alerts the moment an issue appears

Connects to what you already run

No rip-and-replace: your ETRM, market data and finance systems stay in place



A live view of where you stand, not a stale snapshot

Cogito Credit Risk Monitoring is designed for commodity trading environments where exposure changes constantly. By continuously recalculating mark-to-market plus settlement exposure, it gives risk and credit teams a live view of their position.

When a breach or near-breach occurs, the agent raises an alert that shows exactly what changed and why, including the position or price move that triggered it.

Every check and alert is logged, so credit committees and auditors can trace each decision back to its source data.



Credit Risk Monitor

NEAR-BREACH

Counterparty CP-0456 · Exposure vs limit

USD 18.4M of 20.0M limit · 92%



WHAT CHANGED

- Price move raised MTM on two open positions (+USD 1.1M)
- Unpaid invoice now 5 days past due (+USD 0.4M)

 09:14:06 · Early-warning threshold 90% · Logged to audit trail

Illustrative alert. Data shown is fictitious.

Key benefits you gain

24h
→ **real-time**

Breach-detection latency, from end-of-day (up to 24 hours) to real time

60–70%

Less manual exposure-reporting effort (estimated)

1–2 hrs/day

Analyst time freed from consolidating exposure data (estimated)



Proactive, always-on oversight instead of retrospective checks



Consistent, policy-driven limits across all counterparties



Clean, ready-made audit trail for compliance and credit committees

How we work

Structured, fast to deploy, and tailored to your credit policy and trading setup

01

Assessment & onboarding

We align on limits, thresholds, data sources and alert rules.

02

Continuous monitoring

We track prices, positions and settlement exposure in real time.

03

Limit checks & alerts

We detect breaches and near-breaches and explain the drivers.

04

Drill-down visibility

A live view by counterparty, position and exposure type.

05

Reporting & audit trail

Consistent records and transparency to support governance.

Ready to spot credit exposure issues before they become problems?

Book a demo, tailored to what you trade, and see how Cogito Credit Risk Monitoring can strengthen your risk oversight.

Book a demo → cogitoai.tech



SCAN TO CONNECT