

AI Technologies and Solutions

To analyze financial and sustainability corporate behaviors with transparency and trust

Fujitsu leverages various business-specific AI technologies, including generative AI, action recognition AI, and demand forecasting, to support the creation of new services and businesses that improve daily convenience and enhance people's abilities and knowledge.

A platform that provides Advanced AI tools for financial and sustainability analysis, including simplification of CSRD reporting for companies, while measuring the impact of sustainability decisions on business growth.

Enhance corporate financial and ESG analysis through transparent and reliable analysis of corporate behavior

In recent years, financial fraudulent activities such as money laundering and fraud have become increasingly complex. Simultaneously, financial regulations by government agencies and international organizations have also become stricter. Companies are spending a significant amount of time to address both these complex financial fraudulent activities and the tightened financial regulations.



Increasing complexity of fraud



Regulatory Pressure



Decrease in operational efficiency



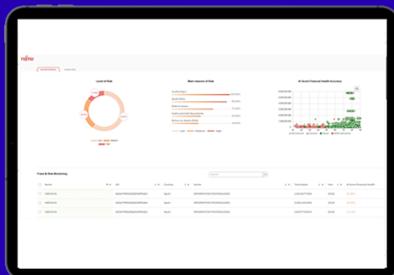
Loss from misconduct

To solve this challenge, Fujitsu's solution utilizes cutting-edge AI and machine learning (ML) technologies. This not only detects and prevents fraudulent activities but also enables organizations to use AI models in an ethical, transparent, and trustworthy manner. Specifically, the decision-making processes of AI models become visible and explainable. This solution provides explainable AI-driven insights, such as indicators of fraud risk and implications for Environmental, Social, and Governance (ESG) evaluations. Through this, Fujitsu supports sustained trustworthiness in the business of companies that implement the solution.

This solution provides two features based on Sentinel AI.

Sentinel AI

It is an advanced feature that transparently and reliably analyzes a company's financial and sustainability actions and clearly and in detail explains the results of AI decisions.



ESG Auto-Tagger

It can accurately auto-tag ESG data using Fujitsu's highly generated AI.

In accordance with ESRS (*1), ISSB (*2) and GRI (*3) standards, we identify critical information on environmental impact, social responsibility and governance to ensure reliable and comprehensive data analysis.



(*1) European Sustainability Reporting Standards

(*2) International Sustainability Standards Board

(*3) Global Reporting Initiative

Features

Sentinel AI

Financial Health Prediction Model
Quick way to see where to best invest

Advance Explainability model
Building Responsible AI for the future

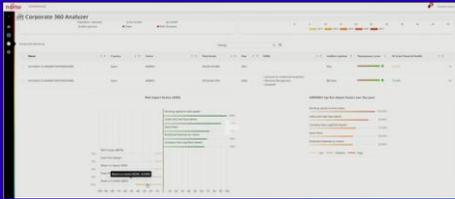
Advance Scoring
Transparency Score



Auditable AI
No more black box

Anomaly detection
Alert system that shows financial health impact, the market average and over the years

Advance Analytics Capabilities
Analyze key metrics over the years



ESG Auto-Tagger

Auto-tagging

Dashboard

ESRS E1	ESRS E2	ESRS E3	ESRS E4	ESRS E5	ESRS S1	ESRS S2	ESRS S3	ESRS S4	ESRS G1
DR	Name	Value	Completion percentage	Pages					
E1-1	Disclosure of transition plan for climate change mitigation	The report provides a comprehensive overview of Beroldo's plans to align its strategy and operational framework with the shift towards a sustainable economy, in harmony with the goal of restricting global warming to 1.5°C as outlined in the Paris Agreement. It also aims to attain climate neutrality by 2050 without significant oversteering, following the guidelines set forth in Regulation (EU) 2023/1115, also known as the European Climate Law. The report addresses how Beroldo's plans to modify the involvement in activities related to coal, oil, and gas, as applicable. The report also includes information on Beroldo's support for initiatives such as the CO2e7 Action Declaration on climate policy engagement and the Pacto de Empleo Verde para los JJ.LL. The report provides detailed information on Beroldo's Plan de Acción Climática, which establishes an ambitious roadmap to achieve zero net emissions of CO2 equivalent before 2040. The report also includes information on Beroldo's governance and management of opportunities and risks related to climate change. Overall, the report meets all the requirements outlined in both the Disclosure Requirement and Application Requirement.	100%	53-48-47-57	References				
E1-1	Disclosure of decarbonization levers and key action	The report fulfills both the Disclosure Requirement and Application Requirement as it provides detailed information on Beroldo's policies and actions related to climate change and sustainability. The report includes information on Beroldo's participation in various initiatives and alliances, such as the CO2e7 Action Declaration, the Race to Zero, and the Powering Past Coal Alliance, among others. Additionally, the report outlines Beroldo's policies on sustainable management, environmental protection, and social responsibility. Overall, the report provides a comprehensive overview of Beroldo's commitment to sustainability and its efforts to address climate change.	100%	53-52-47-43	Degree of fulfillment				
E1-1	Undertaking is included from EU Paris-aligned Benchmarks	The report fulfills both the Disclosure Requirement and Application Requirement as it provides a detailed overview of the opportunities associated with different climate transition scenarios, including a base scenario and two alternative scenarios. Additionally, the report highlights the company's approach to identifying, analyzing, and managing risks associated with climate change, including physical and transitional risks. Overall, the report provides a comprehensive and detailed assessment of the company's actions and strategies related to climate change.	80%	53-40-47-49	Justification fullfiments (Explainable generative AI)				
E1-2	Policy in place to manage its material impacts, risks and opportunities related to climate change mitigation and adaptation (see ESRS 2 MCR-P)	The report provides information on Beroldo's support for climate policies and initiatives, as well as its commitment to a transition towards a decarbonized model. It also includes a section on climate action and TCO2, with information on the company's climate governance, management of climate risks and opportunities, and indicators and metrics related to climate change. However, there is no clear disclosure of specific policies related to climate change mitigation or adaptation, as required by the application requirement. Therefore, the report falls short of meeting all the requirements, but still provides a good level of information on Beroldo's climate-related actions and commitments.							

ESG Co-pilot assistants

Key Benefits



Focus on explainability

Ensure transparency and comprehensibility of decision-making processes using explainable AI (XAI).



Responding to international regulations

Compliance with regulations such as ESRS (Europe) and ISSB (International).



Differentiated ESG Analysis

Improve transparency and accountability with innovative features such as automated ESG reporting, which has unique elements that give it an edge in ESG analysis.



Integrates financial analysis and ESG

Leverage XBRL technology to seamlessly integrate financial analysis and ESG considerations.

Use Case

Company scoring (Rating agency)



Challenge	Solution
<ul style="list-style-type: none"> ● The leading Data aggregators on financial and business information in Spain and Europe availables different data sources: financial information of companies in the census (annual reports), publications in BORME, auditor´s reports, lawsuits and defaults... ● The data aggregators needs to generate a "reliable financial health score" based on advanced AI technologies which can be self-explainable 	<ul style="list-style-type: none"> ● Develop eXplainability technologies (XAI) for a cutting-edge financial health score, so that we could provide transparent explanations of AI predictions and enhance its interpretability, ensuring that recommendations and predictions are understandable.

Results
<ul style="list-style-type: none"> ● We promote the use of a transparent and reliable AI as a supervision tool that facilitates the identification of key features of business health, such as corporate strength and risky financial practices, shedding light on possible problems in the solvency, profitability or liquidity of companies. ● All this through easily interpretable results from an eXplainable Artificial Intelligence (XAI), which can provide clear explanations about the financial health score and enable the development of new lead recommendations to an enhancement of business health, providing detailed explanations of why specific actions are suggested.

Contact

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