

# Embedding Decision-Grade Intelligence: Moody's and SAP Business Data Cloud



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→ This IDC partner case study showcases how Moody's partners with SAP and SAP Business Data Cloud to embed decision-grade intelligence directly into SAP workflows, transforming fragmented risk processes into unified AI-ready decisioning foundations.

## Partner snapshot

### Partner:

Moody's is a global risk-assessment firm providing credit ratings and financial intelligence to the world's largest organizations.

### Annual revenue:

\$7.7 billion

### Customers:

15,000

### SAP customer and partner

### SAP relationship:

An SAP partner since 2019, with integrations across SAP's Ariba, S/4HANA, and procurement and compliance workflows, Moody's integrated its Probability of Default data estate into SAP Business Data Cloud in 2026.

### SAP Business Data Cloud customer benefits:

- Unified access to Moody's intelligence inside SAP Business Data Cloud via BDC Connect, leveraging zero-copy integration
- Acceleration of intelligent-application development
- Reduced integration complexity and cost
- AI-ready data foundation for SAP Joule and agentic workflows
- Flexible delivery model across finance, procurement, and compliance

## Introduction to Moody's

Moody's is a global leader in credit ratings and risk intelligence, serving financial institutions, governments, and enterprises worldwide. The company's data estate spans credit risk, supplier risk, compliance, climate, and geopolitical intelligence, insights organizations use to help inform decision-making.

Moody's has been both a customer and a partner of SAP for years, using the SAP's technology for its own finance and HR operations, investing in SAP Business Data Cloud and SAP Business Technology Platform, and integrating Moody's intelligence into SAP platforms for joint customers. In 2026, Moody's deepened its SAP partnership by integrating its data estate into SAP Business Data Cloud, supporting more unified and contextualized risk intelligence across the SAP Business Suite.

*"Through Moody's global data estate, we meet customers where some of their toughest, most complex decisions are made. That's why our partnership with SAP, and specifically SAP Business Data Cloud, is so critical in an increasingly dynamic world,"* said Senior Director Ben Holloway.

## Moody's and SAP Business Data Cloud

Historically, Moody's delivered its intelligence to SAP via multiple product-specific connectors (i.e., separate APIs for Ariba, S/4HANA, and other SAP platforms). This created fragmentation making it harder to innovate and meet customers where they needed to be met. SAP Business Data Cloud helps streamline this with a single unified integration layer.

*"We've brought our platforms together, so Moody's intelligence is delivered directly into SAP,"* said Holloway. *"SAP Business Data Cloud allows us to consolidate hundreds of point-to-point integrations into a single unified data pipeline."*

By consolidating integrations into a single data pipeline, Moody's vision is to deliver a broad range of its data estate (credit risk, supplier risk, compliance, climate, and more) directly into SAP's unified data foundation. This will support more consistent use of Moody's intelligence across finance, procurement, supply chain, and compliance workflows.

SAP Business Data Cloud also accelerates Moody's ability to build intelligent content. What previously



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could take 9–12 months of development may in some cases be delivered more quickly, potentially in weeks. Moody's first solution for SAP Business Data Cloud is Moody's Probability of Default for SAP Working Capital Intelligence, which enriches SAP accounts receivable data with Moody's probability-of-default scores. This can provide CFOs with more timely insights into emerging credit risks inside their organizations.

## Value delivered to end customers

Moody's first solution for SAP Business Data Cloud is Moody's Probability of Default for SAP Working Capital Intelligence, where Moody's enriches SAP accounts receivable data with up to date credit risk scores. The company uses the Databricks integration within SAP Business Data Cloud to deliver its data products without requiring customers to build custom connectors or replicate the data. *"A company may be flagged as a potential default risk so the accounts receivable team can intervene earlier,"* said Holloway, *"helping shift accounts receivable from a retrospective reporting function toward a more forward-looking risk mitigation capability."*

SAP Business Data Cloud can also significantly reduce the need for data replication, custom connectors, middleware, and systems integrator-led integration projects. Customers can now build Moody's integrations themselves using BDC Connect. Moody's expects customers to move from concept to working solution in weeks, rather than months. *"The cost of integration can be significantly reduced. It gives the tools back to the business. Customers can build the Moody's integration using guided documentation, reducing what previously could require weeks of development,"* said Holloway, adding that this accelerates time to value.



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Ben Holloway  
Senior Director, Moody's

Moody's views SAP Business Data Cloud as the data substrate for SAP's AI future. By unifying SAP operational data with Moody's intelligence, SAP Business Data Cloud helps provide the contextual grounding that supports AI systems. *"Imagine natural language driving aspects of a compliance review. SAP Business Data Cloud gives those tools to the business rather than the technology organization,"* said Holloway.

## Strategic value of SAP to Moody's

Moody's describes SAP as one of its top 5 global partnerships, and SAP Business Data Cloud significantly amplifies the strategic value of that relationship. *"SAP Business Data Cloud amplifies our partnership opportunity; it lets us meet customers where they address some of their riskiest decisions,"* said Holloway, adding that the strategic vision of the relationship includes further accelerating ongoing co-innovation initiatives, leading to commercially available data products for SAP Business Data Cloud. These would include data products that enrich SAP Business Data

Cloud's intelligent content, as well as potentially deeper integration into SAP's financial and procurement workflows and stronger positioning in risk, compliance, and supply chain domains.

Moody's partnership with SAP delivers strategic value that extends beyond technical integration. It embeds Moody's intelligence into the workflows where customers make some of their most consequential decisions.

Moody's and SAP share many of the world's largest enterprises as customers. These organizations use SAP for operational execution and Moody's to support their risk intelligence needs. SAP Business Data Cloud unifies these two worlds. *"SAP is where some of the hardest and riskiest decisions are made, and Moody's has the intelligence to meet them there,"* said Holloway.

Moody's and SAP are investing in building an aligned go-to-market capability. This alignment helps strengthen field execution and supports faster adoption. *"When we show up, there will be a closely aligned team, SAP and Moody's,"* said Holloway.

SAP Business Data Cloud enables Moody's to build intelligent content across supplier risk, compliance and sanctions, geopolitical risk, climate and natural catastrophe risk, financial risk, and working capital. This can expand the availability of Moody's intelligence across the SAP Business Suite.

## Market opportunity and growth potential

SAP Business Data Cloud is not just a delivery mechanism for Moody's but also supports Moody's growth strategy. Given the size and scale of the respective customer ecosystems' challenges,

even modest penetration has the potential to create a meaningful impact. *"If we get that right 10% of the time, it can make a meaningful difference to Moody's,"* said Holloway, adding that, together, Moody's and SAP continue to invest in a strongly aligned go-to-market capability, translating the inherent value of joint offerings into tangible benefits for shared customers.

Moody's and SAP are investing in building an aligned go-to-market capability to accelerate execution for customers across potentially oil and gas, manufacturing, financial services, and government industries. Joint successes with customers in these industries will serve as reference points for broader adoption. Moody's expects SAP Business Data Cloud to strengthen its already solid partnership with SAP, which has delivered



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SAP Business Data Cloud enables Moody's to move from custom integrations to adaptable and repeatable intelligent content. This supports a potential growth model that could be extended globally across industries.

40% year-over-year growth in new business.  
*"SAP Business Data Cloud should amplify that even more because it opens a new frontier inside SAP and allows Moody's to meet our customers where they are,"* said Holloway.

SAP Business Data Cloud has the potential to significantly expand Moody's addressable market inside SAP's ecosystem. As organizations adopt SAP Joule and agentic AI, they require trusted external intelligence, unified operational context, and zero-copy access to governed data. Moody's and SAP Business Data Cloud are well positioned to participate in this shift. SAP Business Data Cloud

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## Methodology

The information contained in this IDC Partner Case Study comes from an interview with Senior Director Ben Holloway, Strategic Partnership Business Development, at Moody's, focused exclusively on Moody's relationship with SAP and its work with SAP Business Data Cloud. ●

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## About the IDC analyst



**Steve White**

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Steve White is program vice president for the Worldwide Channels and Alliances research team. He manages a group of channels and alliances analysts as well as their related research products, with extended teams in EMEA and APeJ. The Channels and Alliances research team focuses on research around changing partner ecosystem dynamics, following the trends and best practices to allow for benchmarking.

[More about Steve White](#) →

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