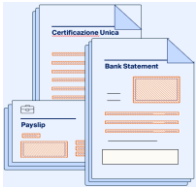


We combine **proprietary technology** and **ML** to enable **data-driven credit decisions** using alternative financial data of consumers and SMEs.

WHAT WE DO



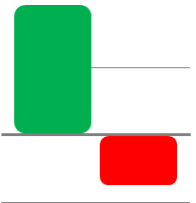
Data Aggregation

Secure aggregation of bank account data, pay slips, and tax records through a simple upload or digital connections (PSD2).



Categorization

We map the financial data we collect through a categorizer to make sense of the large datasets we process.



Actionable Insights

Our algorithms analyze historical data to understand trends and risk factors, presenting them in an easily understandable format.



Proprietary ML

We develop proprietary models based on AI, ML, and OCR to produce smart, fast, and precise analyses while maintaining control over the technology.

APPLICABLE MARKETS

 Instant Lending

 Leasing

 Personal Loans

 Credit Rating Models

 SME Loans

 UTP Servicing

 Factoring

 Credit Brokerage

STATISTICS

 **>1,500**
Financial docs
parsed

Daily Usage
(online or branch processes)

 **1,750**
Credit decision
processes

 **>1,3m**
Bank account
transactions analysed

Monthly Portfolio Monitoring

 **4 million**
Natural Persons and Sole
Traders

 **350,000**
Small and Medium
Enterprises