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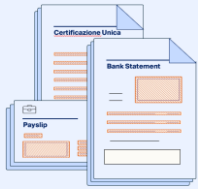 We combine proprietary technology and ML to enable data-driven credit decisions using alternative financial data of consumers and SMEs.
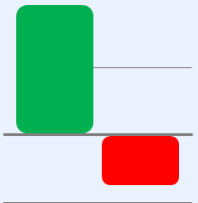
WHAT WE DO

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
- Personal Loans
- SME Loans
- Factoring
- Leasing
- Credit Rating Models
- UTP Servicing
- Credit Brokerage

STATISTICS

Daily Usage
(online or branch processes)

>1,500
Financial docs parsed

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