

TIER 1 Bank

Bank Statement parsing and transactional data enrichment as input of new SMEs and Retail rating models for credit decision



Product

Bank Statement Parsing

Bank statement parsing as an alternative to PSD2 with an acceptance rate of over 80%.

Instant Lending Analysis

We provide data analytics as input for instant decisions for a variety of credit products.

Transactional Monitoring

Monthly processing of the SME and Retail data-lake for pre-scoring and monitoring activity.



Process

Nimble API integration of modular parsing and data enrichment; cloud-based big-data solution for portfolio monitoring.



Result

Enabled integration of cash-flow based decisions into new scoring models approved by ECB with integrated monitoring solution that reduces by 100% elaboration time.

UTP Provider

Digital tool for restructuring UTP loans for SMEs using bank statement parsing and cash flow analysis



Product

Client analysis wizard tool providing optimal restructuring schema of UTP debt for each position, with insights and scores on credit risks and financial behaviour.



Process

Front-end tool to ingest transactional data-stream of UTP positions from different sources (eg documents and databases) with automated reporting tool for underwriters.



Result

Sensible reduction of 70% in hours spent per dossier and higher accuracy on cash-flow repayment capabilities and additional information layer database. In 32% of cases, the Prestatech report was instrumental in resolving cases.