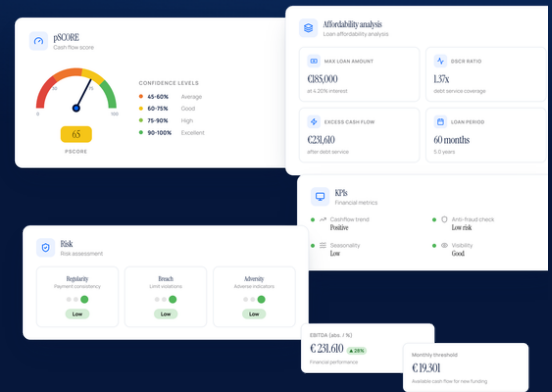


CASH FLOW INTELLIGENCE, EMBEDDED IN YOUR TEMENOS STACK

Cash flow credit decisioning for Temenos-powered banks

Built by lenders, embedded in Temenos. End-to-end credit decisioning. More origination and less credit risk for banks. No rip-and-replace.



The bureau tells you who a borrower was. Prestatech reads live bank-account data to tell you who they are today, and what's likely to happen next. More confidence, plus the ability to spot viable new deals in real time and catch trouble before it gets painful.

THE INTELLIGENCE LAYER

Live data, turned into credit decisions

-  **Cash flow-enriched credit models**
Real-time cash flow based score, DSCR and affordability from live transactions, not last year's revenue.
-  **Portfolio-wide monitoring**
Exposure tracking on live data with early-warning, covenant and sanction screening.
-  **SMB end-to-end credit decisioning**
Purpose-built for SMB credit, combining traditional sources with real-time cash flow.

-  **Pre-integration into Temenos APIs**
API in, decisions out: no rip-and-replace of your core and digital banking.

-  **Time back to underwriters**
Minutes, not days. Automated statement review.
-  **See what the bureau can't**
50+ risk signals only transactions reveal.
-  **Audit-ready from day one**
KYC/AML and explainable scoring.
-  **Yes to more borrowers**
Thin-file and underbanked? Approved with confidence.

Send us 20-30 recent declines.

See who you missed, free, in under a week.

[Start the pilot](#)

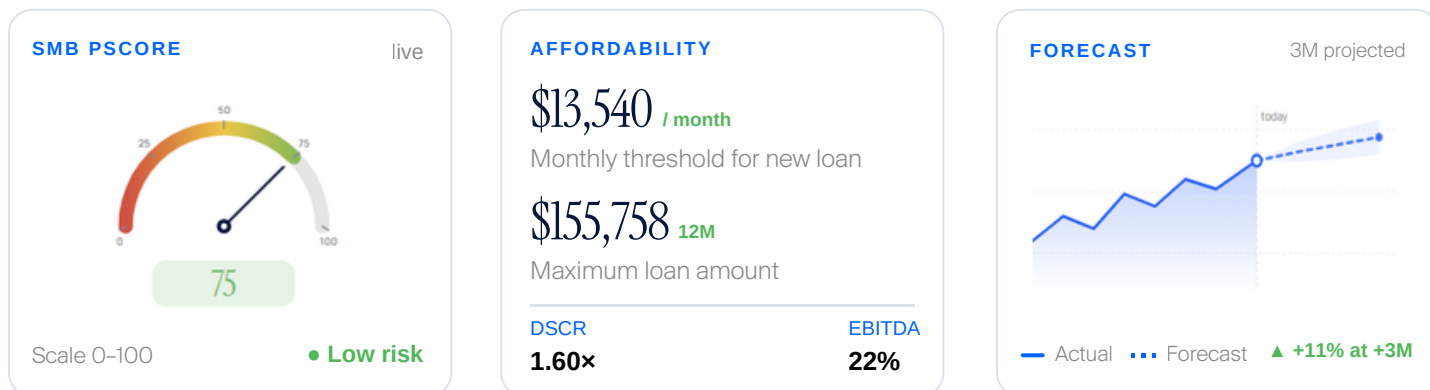
www.prestatech.com

BUILT BY LENDERS, FOR LENDERS

We solved our own underwriting problem first

Prestatech grew out of Prestacap, one of Europe's first digital SMB lenders, acquired in 2020 by Bain Capital and Advent International. We built this technology to fix our own underwriting, then brought it to banks facing the same challenge every day. Battle-tested through a full credit cycle.

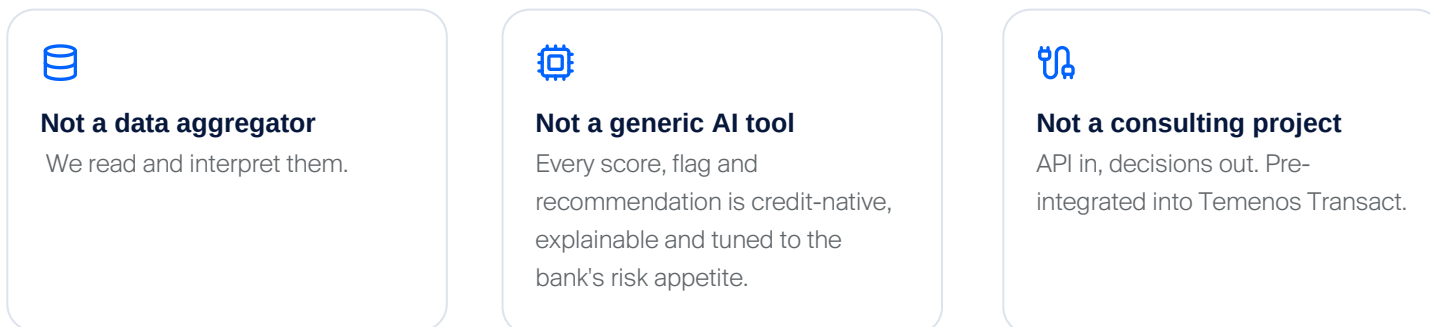
50+ RISK SIGNALS, ONE DECISION



THE NUMBERS THAT MATTER



WHAT MAKES US DIFFERENT



A cash flow analytics and document automation platform, headquartered in Berlin. ISO 27001 & SOC 2 compliant. Now serving banks across the US, Europe and the UK.

40b

Transaction lines analyzed

750k

Sole traders & SMBs

4m

Consumers analyzed

CNBC
2026

RECOGNITION

CNBC World's Top Fintech 2026