

The Challenge in Today's Financial World



Navigating the Complexity

- Accurately assessing credit risk in real-time is complex and often slow.
- Keeping customers engaged with meaningful financial tools is a constant battle.
- Turning vast amounts of data into *actionable* insights that drive positive financial behavior and business outcomes is incredibly difficult.
- Legacy systems struggle to keep up with the demand for personalization and speed.

We're drowning in data yet starving for wisdom. How do we bridge that gap?

Credalysis: Your Financial Data Intelligence Partner

Credalysis helps turn raw data into actionable insights through intelligent analysis and strategic decision-making

Transforming Raw Data

 Credalysis turns complex financial data into actionable insights, empowering both institutions and customers. By processing raw data and applying advanced analytics, it enables smarter decisionmaking, deeper relationships, and enhanced financial well-being.

Data Intelligent Services

 The platform offers a robust suite of data intelligence solutions tailored for financial institutions and customer-facing applications. These services drive risk assessment, trend analysis, personalized recommendations, and financial goal management—allowing users to maximize data-driven outcomes.

APIs

- Credalysis offers adaptable APIs for client institutions and customers.
- Client APIs (Institutional Use): Model management, portfolio trend analysis, and aggregated data access for data science teams, analysts, and operations.
- User APIs (Customer-Facing): Fetches individual financial data, delivers personalized insights, supports dashboards, and goal management.

Intuitive Dashboards

 The platform features user-friendly dashboards that allow both financial professionals and customers to engage with data effortlessly. Institutions can monitor portfolio performance and risk assessments, while end-customers interact with personalized insights, transaction history, and financial goals in an intuitive web or app experience.

Our Core Pillars: Assess, Engage, Action

• Our platform is built on three fundamental pillars designed to address your key challenges:

Assess Engage Action

- Assess credit risk efficiently with real-time financial data, minimizing defaults and streamlining loan processing.
- Confidently expand your market using Risk Prediction, Credit Scoring, and Trend Analysis APIs.
 - ASSESS YOUR
 FINANCIAL SITUATION

- Enhance your ecosystem with advanced PFM tools, enabling users to visualize spending, predict cash flow, and assess affordability.
- Drive engagement with User Transactions, Insights Agents, and Goal Setting APIs.

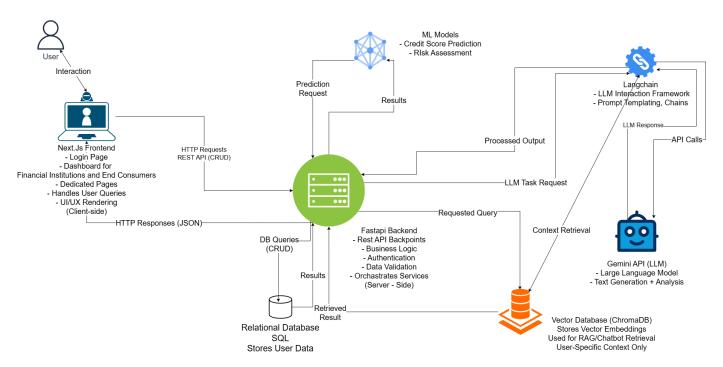


- Leverage data-driven insights to personalize customer journeys, optimize offers, and promote positive financial habits.
- Boost adoption with Recommendations, Goal Agents, and Performance Tracking APIs.



Under the Hood

Built on a Modern, Scalable Foundation



Who Does Credalysis Serve?







• Community/Corporative Banks



Core & Digital Banking Platforms



Fintech Innovators



Lenders (Traditional & Alternative)



Why Credalysis? The Key Benefits

Your Strategic Advantage

- Smarter Risk Decisions: Reduce defaults, increase approval rates safely.
- Enhanced Customer Engagement: Boost loyalty and app usage with valuable PFM tools.
- Actionable Insights: Drive revenue and positive outcomes with targeted strategies.
- AI & ML Power: Leverage cutting-edge intelligence without building it from scratch.
- Flexibility: Consume data via robust APIs or ready-made dashboards.
- Efficiency: Reduce manual processing and time-to-market for new features.
- Security & Scalability: A platform built for the demands of modern finance.

Prodapt.

