

# Vera

AI-powered underwriting.

Rodrigo Bonifaz  
*rodrigo@vale.pe*

# NEIRA

**+90 days**

*w/ Bank that has complete inflows  
and outflows access*

**+120 days**

*w/ Bank that operates the POS  
system*







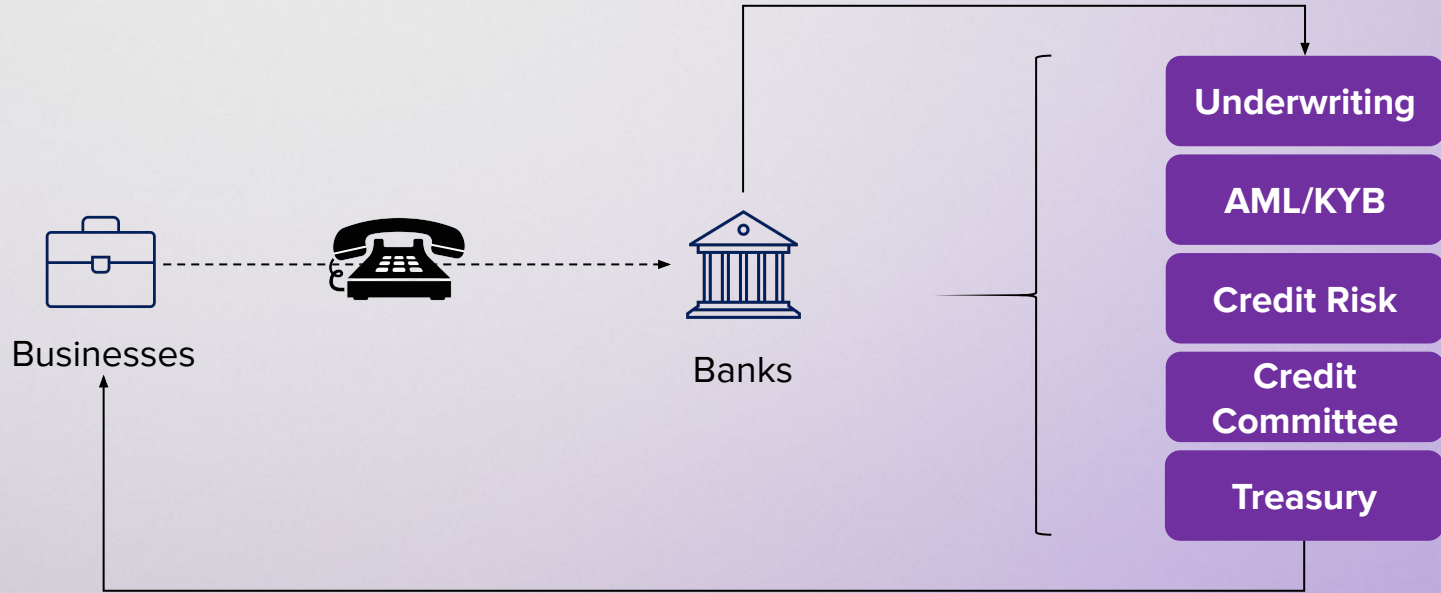
# \$700Bn

Are originated every year in Latin America

# +18MM

Companies requesting credit

# The traditional **B2B** credit process



**Give customers a *Fintech* experience —  
without replacing your core**

Let Vera handle all the heavy lifting, while **you focus on what matters most**



# Credit system made easy with Vera

# Vera

Automate your underwriting process with next level analytical AI tools



Manage and **keep track of all tasks on your team**



**Analyze companies with AI tools**



**Improve your decision-making** with analytics of your portfolio



**Automate follow-ups on your portfolio**



## How does the magic work?

### Input

Upload (client directly through API or bank) docs **(ANY type)**

### Extract

Our technology extracts and stores financial information

### Align

Transform and methodize financial information

### Output

Analyze data and get all relevant outputs and financial metrics

**All in under 5 minutes**



# How does the magic work?

## App

Design  
your **risk  
workflow**

Create  
**rating  
systems**

**CRM**  
tracking  
system

**Intervene  
manually**  
at any  
moment

## API

Fully **integrate  
with core &  
front**

**Tailor the  
experience**  
around the  
integration

## Traction

### Pilot 1

**+10pts**  
NPS

**+8X**  
cheaper

**+100X**  
faster

### Pilot 2

**92%**  
Confidence rates of  
AI model

**99%**  
Confidence rates w/  
analyst intervention

# A special team tailored to help your company reach peak productivity!

## Founding Team



**Rodrigo Bonifaz**

**CEO**



**Manuel Salazar**

**CTO**



## Advisors



**Daniella Raffo**

CEO @RappiBank, @VelezReyes+



**Laura Apicella**

Risk @RappiPay, Risk @Cencosud



**Mauricio Schwartzmann**

CEO @MastercardMX, Prod @CitiBank

## Early Backers

**Bruno Funcke**, Ex CEO @BancoFalabella, Director @FalabellaPeru

**Jorge Picasso**, Chairman @VivirSeguros, @Invertur

**UTEC Ventures**, Biggest peruvian acceleration program