



CASE STUDY

Creditstar Denmark: Fewer Defaults, Faster Decisions with Automated Credit Insights

"The most significant effect has been a reduction in our default rate. Monthio gives us a simpler and more precise picture of our customers, strengthening our decision-making and credit assessments."

Anders Jensen

Country Manager Denmark , Creditstar

A CLEAR NEED FOR ACCURACY AND AUTOMATION

Creditstar Denmark had long searched for a solution that could make their credit assessment both simpler and more precise. Manual checks and fragmented data created inefficiencies and left room for human error.

By implementing Monthio, Creditstar Denmark gained full visibility of debts, expenses, and income, along with automated calculations of available income after fixed costs. "Risk evaluations and alerts can now be set up directly in the platform, saving valuable time and removing the risk of manual errors. The human error has been eliminated - and efficiency is at the top," says Anders Jensen.

TRANSFORMING DAILY WORKFLOWS

Since adopting Monthio, Creditstar Denmark has seen marked improvements in daily operations. Processes that required manual review before the implementation are now automated, reducing risk and streamlining decisions. For example, the Monthio portal brings all relevant financial information together in a single, clear view. This improves efficiency and ensures that decisions are based on consistent, updated data.

BENEFITS THAT COUNT: LOWER DEFAULT RATES

The most noticeable outcome for Creditstar Denmark has been a decline in default rates. With Monthio, the company now benefits from a more accurate and transparent picture of each customer's financial situation, enabling stronger credit assessments.

Creditstar also highlights the flexibility of the Monthio platform as a key advantage. New users can be set up quickly, and configurations can be tailored to evolving needs. This adaptability makes it easy for Creditstar Denmark to scale.

A RELIABLE AND FLEXIBLE PARTNERSHIP

Anders Jensen emphasises that it's not only about data and technology: "Collaboration with Monthio has been defined by openness and flexibility. When we need new features or adjustments, the Monthio team responds quickly and constructively. Communication with both leadership and developers has been straightforward, helping build a strong and trustworthy partnership."

SMOOTH IMPLEMENTATION

According to Anders Jensen, the roll-out in Denmark went seamlessly: "With access to Monthio's implementation portal and direct chat communication with developers, questions were answered quickly and efficiently. The process ran without issues, and both leadership and support were always available and solution-oriented."

Moving Forward as a Responsible, Modern Lender
Creditstar Denmark positions itself as a modern and responsible company, combining innovation with security. Their focus is on transparent, data-driven processes that support sound decisions – benefiting both the company and its customers.



Anders Jensen
Country Manager
Denmark,
Creditstar

"We help our customers achieve financial freedom and security through transparent and flexible loan solutions.

By combining data, technology, and responsibility, we make the credit process simple, efficient, and reliable – creating value for both our customers and partners."



ABOUT CREDITSTAR

CreditStar is a well-established fintech company with almost 20 years' experience in consumer finance.

With a fully digital application flow, Creditstar offers flexible and accessible financial services that are simple and transparent.

2006

Creditstar founded.

Consumer finance

Primary financing opportunities

1 million

Customers on a global scale

monthio

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