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Transform Bank Statements Into Lending Intelligence

What if you could turn bank statements into a single source of truth?

AI Summary

Fraud Detection

1 suspicious transaction detected:
10/23/2024 – Grocery Store Purchase – $150
flagged for unusual pattern (location mismatch)

Unusual Spending Patterns

Spending on dining increased by 25% compared
to last month.
Average dining spend: $200 (Last month: $150)

Savings Trend

Spending on dining increased by 25% compared
to last month.
Average dining spend: $200 (Last month: $150)

What is Cred AI?

Cred AI automatically extracts, interprets, and analyzes data from bank statements. Potentially, Cred AI operates as a digital financial analyst that can be embedded into your loan origination system and CRM. Once it becomes a part of your workflows, Cred AI makes the analysis accurate and consistent, so that even lean teams can scale easily.
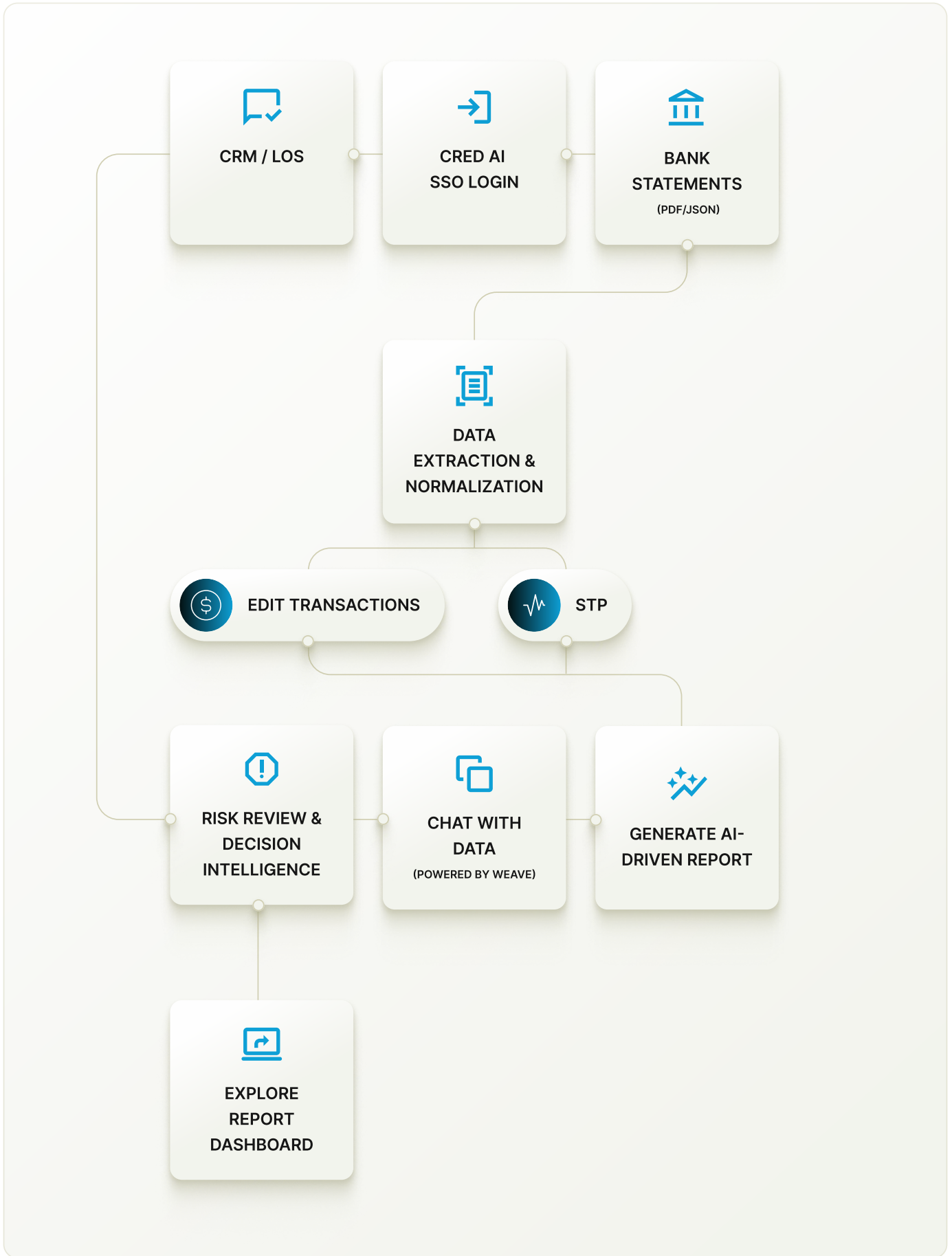
36
Parameters Analysis

95%
Data Extraction Accuracy

80%
Time Savings for Underwriters/Analysts

10X
Productivity Gains

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CRM / LOS

CRED AI
SSO LOGIN

BANK
STATEMENTS
(PDF/JSON)

DATA
EXTRACTION &
NORMALIZATION

EDIT TRANSACTIONS

STP

RISK REVIEW &
DECISION
INTELLIGENCE

CHAT WITH
DATA
(POWERED BY WEAVE)

GENERATE AI-
DRIVEN REPORT

EXPLORE
REPORT
DASHBOARD

Plug-and-Play REST API

PDF, JSON, or Structured Formats Supported

SSO Integration

AI-Based Transaction Classification

Transaction Edit & Validation

Real-time Processing

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The Problem vs The Solution

Cred AI solves two critical challenges:

🛡️ Risk Mitigation & Credit Underwriting	📋 Manual Underwriting Workflows

Manual underwriting workflows are slow, inconsistent, and difficult to scale.

- Long turnaround times
- Fragmented statement formats and inconsistent data

- Missed anomalies and hidden risks
- Heavy reliance on manual review and subjective judgment

The Cred AI Solution

A unified system that extracts, analyses, and interprets bank statements with precision and speed.

Automated Decision Intelligence

Delivering validated data, flagged anomalies, and structured insights within seconds.

Date ⇅	Particulars	Amount ⇅
Aug 6, 2019	Business Advance Card Transaction AV_garnar_Dues 7876-1060-1234	↗ $8,000
Aug 6, 2019	Quick Cheque Deposit	↘ $8,000
Aug 6, 2019	Quick Cheque Deposit	↘ $8,000
Aug 6, 2019	Fast Payment Pay ElevenSeven knc:4283019692	↗ $8,000

Date ⇅	Particulars ⇅	Debit ⇅
Aug 6, 2019	REMITTANCE TRANSFER OF FUNDS RLT EFF AV_garnar_Dues 7876-1060-1234	↘ $8,000
Aug 6, 2019	Quick Cheque Deposit	↘ $8,000
Aug 6, 2019	Quick Cheque Deposit	↘ $8,000
Aug 6, 2019	Fast Payment Pay ElevenSeven knc:4283019692	↘ $8,000

◆ Cred AI generates complete intelligence in seconds.

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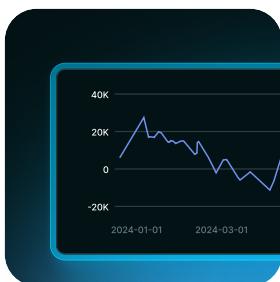# How Cred AI Unlocks Insights for Credit Risk Assessment

True Revenue

Cred AI isolates genuine revenue by separating operational inflows from transfers, internal adjustments, and omitted transactions. This enables underwriters to evaluate real earning capacity with clarity.

Recurring Income

Cred AI detects recurring inflows by analyzing patterns across 90+ days of financial history. It identifies consistent income streams that inform stronger repayment assessments.

Predict Repayment Capability

Cred AI forecasts next month's balance with confidence intervals derived from historical financial behaviour.

Natural Language Interaction (Powered by Weave)

Weave, an intelligence orchestration layer, facilitates natural interaction with the bank statement state for granular-level analysis.

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The Cred AI Advantage

Cred AI provides clear answers to:

🛡️ **Should we lend?**

How much risk are we taking?

How fast can we decide, confidently?
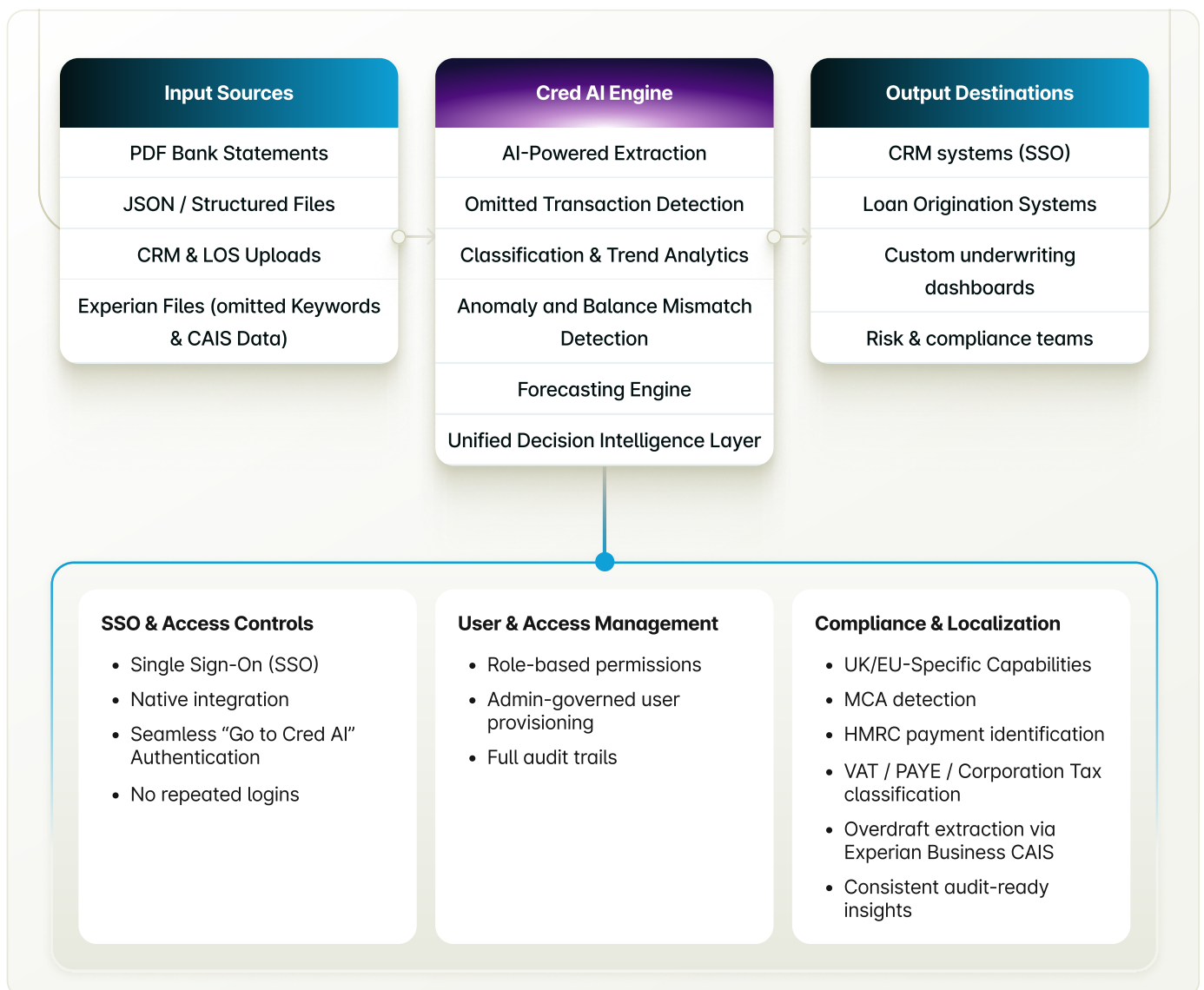
Stronger Unsecured SME Lending Decisions	Behavioral clarity by isolating true business revenue from non-business credits.	Visibility into cash flow consistency vs volatility	Recurring income signals that indicate operating stability
Fraud Risk Reduction	Early identification of artificial inflows and circular fund movements	Detection of anomalous transactions and balance mismatches	Visibility into returned, reversed, and irregular high-value payments
Faster Credit Decisions	Decision-ready outputs instead of raw bank statement data	Explainable summaries that support credit committees and audits	Pre-computed credit metrics that reduce manual analysis time
Improved Portfolio Quality	Early stress indicators surfaced through behavioural patterns	Better filtering of high-risk profiles before approval	More consistent risk selection across lending volumes

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Who You Are Vs What Cred AI Delivers

Who You Are		Your Likely Problem	What Cred AI Delivers
	PSUs (Public Sector Banks)	Legacy systems, strict security requirements, low trust in cloud-first platforms.	A secure, on-premise compatible AI underwriting layer that integrates seamlessly with existing CRMs and LOS environments.
	Private Bank	High application volumes with constant pressure to reduce turnaround time while maintaining risk discipline.	A scalable bank statement intelligence layer that integrates easily into your lending stack and delivers instant cash-flow and revenue insights.
	Small Finance Banks (SFBs)	High volumes of applications, difficulty validating borrower cash flows, and delays in disbursement.	Automated, decision-ready visibility into cash flows, repayment capacity, and financial behaviour.
	MCA Funders	Limited visibility into stacked loans, MCA exposure, and true borrower leverage.	A specialised financial intelligence layer that detects MCA patterns, overdrafts, and repayment obligations.

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Built for Enterprise Workflows

Cred AI works as an intelligence layer that can be infused into the existing workflows. The intelligence layer turns bank statements into actionable insights. It interprets bank statements and delivers information back into the downstream workflows.

Input Sources	Cred AI Engine	Output Destinations
PDF Bank Statements	AI-Powered Extraction	CRM systems (SSO)
JSON / Structured Files	Omitted Transaction Detection	Loan Origination Systems
CRM & LOS Uploads	Classification & Trend Analytics	Custom underwriting dashboards
Experian Files (omitted Keywords & CAIS Data)	Anomaly and Balance Mismatch Detection	Risk & compliance teams
	Forecasting Engine	
	Unified Decision Intelligence Layer	

SSO & Access Controls

- Single Sign-On (SSO)
- Native integration
- Seamless "Go to Cred AI" Authentication
- No repeated logins

User & Access Management

- Role-based permissions
- Admin-governed user provisioning
- Full audit trails

Compliance & Localization

- UK/EU-Specific Capabilities
- MCA detection
- HMRC payment identification
- VAT / PAYE / Corporation Tax classification
- Overdraft extraction via Experian Business CAIS
- Consistent audit-ready insights

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Ready to Redefine Your Credit Decisions?

Cred AI will transform the fragmented, manual task of bank statement analysis into a unified, high-precision engine for growth. It'll replace manual and subjective workflows with a single source of truth rooted in data that your underwriting team can trust.

Why Choose Cred AI?

🎯	Precision at Scale	🛡️	Enterprise-Grade Security
👁️	Actionable Foresight	🌐	Global Compliance

Start Your Transformation

Join the future of automated decision intelligence and deliver faster, more consistent lending outcomes today. Transform Bank Statements Into Lending Intelligence.

Request a Demo   **Schedule a walkthrough of the Cred AI today.**

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