

 Spreadsmart



Fast, accurate and fully automated
financial spreading software



Spreadsmart is our patented technology for instant, accurate and reliable financial spreads

Working from almost any file format in over 120 languages, Spreadsmart extracts financial data, stores it in a central database and passes it to your own systems. It can also monitor financial covenants and alert you when there is a breach.

How Spreadsmart works, step by step

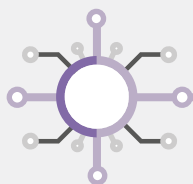
1



Extraction

Carries out automatic financial data extraction from multiple document types, in any format

2



Integration

Updates and integrates the extracted financials with your own templates and/or platforms

3



Monitoring

Alerts you when covenants are breached and financial updates are due

Spreadsmart in detail

Fully automated financial spreading software

- Quickly extracts financial statements data to Microsoft Excel or your own platform;
- Can use multiple statements and formats
- Uses powerful OCR technology to deal with scanned and low resolution financial statement documents
- Supports 120+ European and Asian languages

Reporting and workflow management

- Stores all financial statements data in a centralized database
- Creates a repository of source documents for easy audit
- Offers easy viewing of the request queue and the status of each request within it
- Allows bankers and associates to access the same system
- Enables efficient reporting of SLAs such as time taken per spread/user

Seamless integration

- Spreads financial data directly into your customized Excel templates and technology platforms
- Synchronizes directly with Moody's Risk Analyst (MRA) platform

Compliance and covenant tracking

- Sets up your customers with option to send automated email triggers when filings are due or overdue
- Allows financial covenants' set up and tracking
- Sends alerts when covenants are breached
- Sends automated notifications to bank's relationship manager and/or customers

How can Spreadsmart help you?



Productivity and cost control

- Delivers productivity gains of 70% over manual processes
- Scales up your operations in the most optimal manner
- Streamlines workflow management
- Facilitates faster auditing



Better decision-making and compliance

- Enables timely and fully informed decisions through covenant monitoring
- Provides more control over credit risk
- Enables portfolio management with one centralized platform
- Sends automated alerts to enable timely compliance
- Uses automated letters to resolve covenant breaches promptly



Accuracy

- Achieves 99.6% data accuracy with complete elimination of manual data entry errors as compared to fully AI based tools which are less accurate



Reduced time to market

- Enables quicker turnaround, allowing banks to make faster credit decisions

What sources can Spreadsmart use?



Business financial statements (Both public and private companies)



Financial statements for non-profit organizations, trusts and government organizations



Personal Tax Returns (PTRs)



Personal Financial Statements (PFSs)



in multiple file formats
(PDF, Excel, JPEG, scanned copy and more)

Why work with us?



Flexible pricing

Choose a pricing model to suit you: per-spread for flexibility or per-license for predictability



We know spreading

We developed our financial spread software based on our extensive experience in financial and credit research



Experts in research

As dedicated research providers, we offer deep experience in end-to-end research processes



Evaluesserve at a glance

Evaluesserve is a global professional services provider offering research, analytics, and data management services. We are powered by mind+machine™ – a unique combination of human expertise and best-in-class technologies that use smart algorithms to simplify key tasks. This approach enables us to design and manage processes that can generate and harness insights on a large scale, significantly cutting costs and timescales and helping businesses that partner with us overtake the competition.

We work with clients across a wide range of industries and business functions, helping them to make better decisions faster; reach new levels of efficiency and effectiveness; and see a tangible impact on their top and bottom line.

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