MOODY'S

Lending suite.
Credit assessment solution.
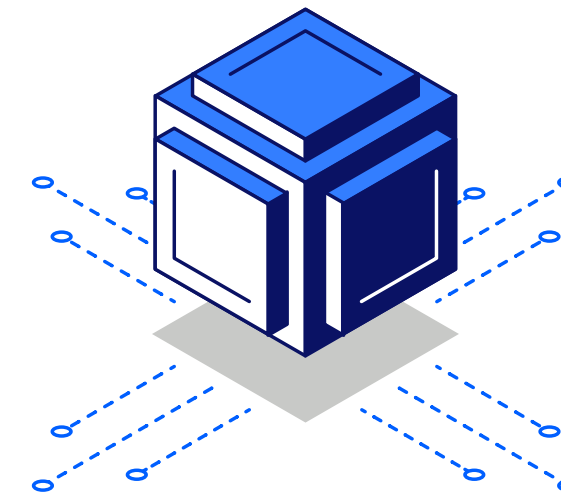# Automated spreading.

HOW DOES IT WORK?

1

Client starts by uploading their financial documents for spreading automation.

2

The documents undergo processing by the machine learning layer, including text extraction (via text layer or OCR), table detection, content classification, knowledge graph construction, and chart of accounts mapping.
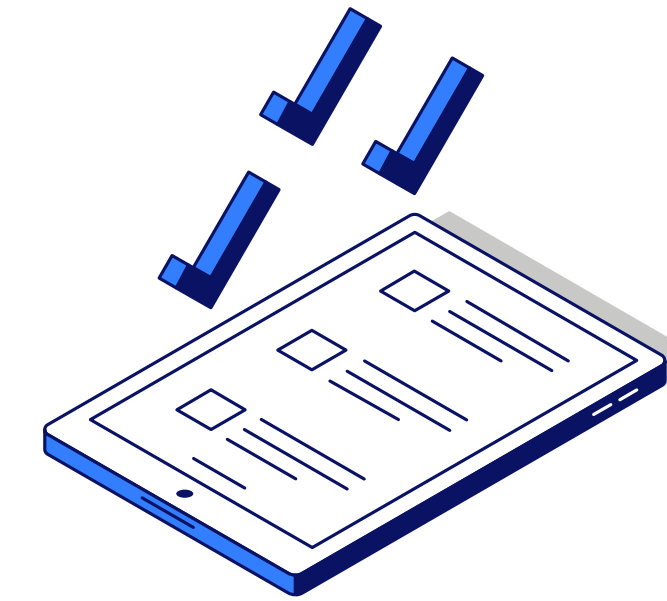
3

After the machine learning workflow, a spread review team analyzes the prepared financial spread.

4

The review process involves data validation, manual account adjustments, and discrepancy resolution. This process can be conducted by Moody's or the client.

5

Once finalized, the spread is marked as complete and becomes ready to import into the client's lending management system.