

MOODY'S

Lending suite Underwriting & decisioning Automated credit memo

HOW DOES IT WORK?

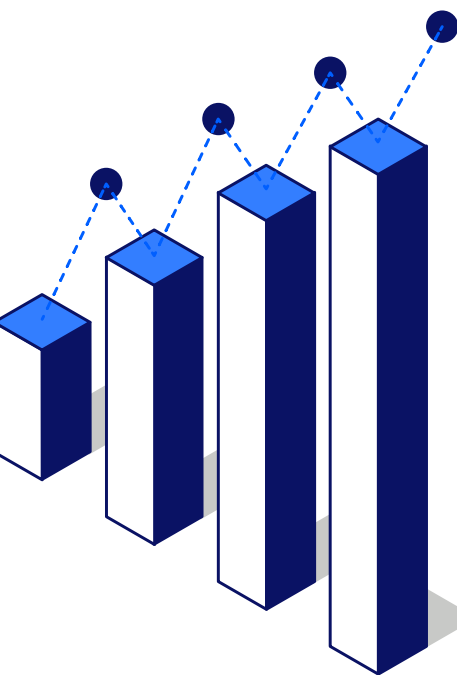


1

Clients begin by choosing the company for which the credit memo is being generated, along with the desired template.

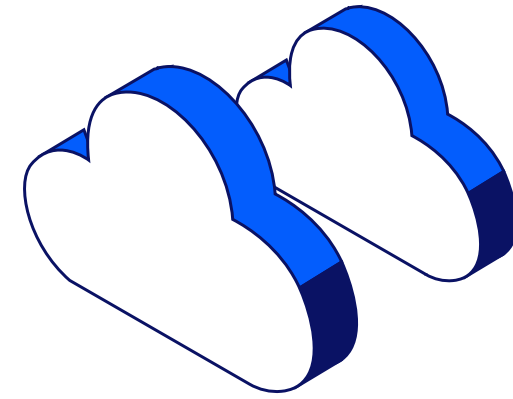
3

Clients can select specific sections they wish to include in their credit memo like borrower business operations, suppliers, competitors, risk factors, financial health, sustainability practices and more.



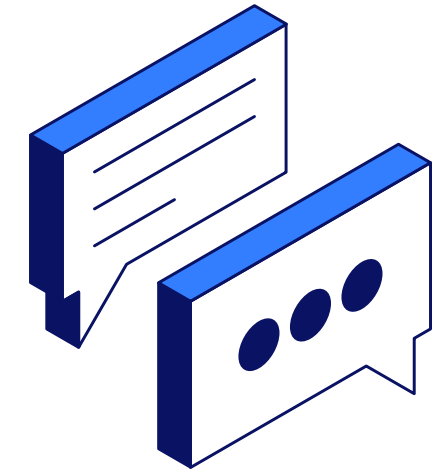
2

Clients have the option to upload relevant documents (like previous credit memos, annual reports, and emails) and provide links to useful websites. All uploaded information is securely stored.



5

Clients are notified when the memo is ready for review and editing. Citations for all sources used by the AI in generating the memo are provided, ensuring transparency and reliability.



4

The system retrieves up to five years of financial statements for the selected company and enriches the memo with valuable insights from Moody's content.

