

# Open Banking Solutions – **PSD2**





**Creditinfo Estonia has a license to provide an account information service (PSD2). We are the only company in the Baltics, who is able to combine account information services and high-quality credit information to value-added products and services for our existing and new customers.**



## Faster decisions

We help people and companies make the credit application process faster and more convenient by providing loan & installment companies option to receive a customer payment account statement based on customer consent.

## Secure solution

Payment account statement delivery is performed in automated form under strong IT and data security level. Statement secures easier and faster credit or installment payment application flow for both the account owner and the credit or installment payment provider.

## Professional insight into account statement transaction

- More than 100 categories for B2C and B2B transactions guarantee 85% of categorization accuracy across the Baltic countries.
- Data transfer connections with all major Baltic banks.
- All the necessary IT support to integrate the solution with your company's website.
- Ready-to-go solution for bank authentication and consents collection.

## Creating value from account statement data with the help of Creditinfo

- Additional information to mitigate credit risk.
- More detailed assessment for customer financial situation.
- Faster and automatic detection of poor payment behavior & warning signs.
- Versatile additional information for many Creditinfo products (more info in [creditinfo.ee](https://creditinfo.ee)).