

Determine your customers' solvency quickly and easily

Your Problem: The lack of technology and digital processes in validating customer financials poses business risks and hampers end user experience by utilizing traditional methods that are time-consuming and prone to errors.

Our Solution: Disposable Income Verification by Qwist enables you to retrieve aggregated and averaged amounts of regular income streams as well as regular and irregular expenses. This helps determine the solvency of end users. Further enrichment, such as categorizing different income streams and expenses, adds an extra layer of transparency to the overview of the user's financial situation and reduces your financial risk.

25%

Increase in lending accuracy

20%

Uplift in approval rates

15%

Reduction in default rates

Benefits



Increased conversions

by instantly being able to retrieve insights on end user financials, enabling streamlined processes and reducing time and effort.



Reduced risk

due to clear insights into liquidity and financial health for informed decision-making.



Improve user experience

with fast, reliable, and hassle-free account access.

Why Qwist?



Flexible timeframes

The Disposable Income can be calculated by accessing the end user's financial history of 3 to more than 12 months, which enables a wide range of use cases.



Real-time data

retrieval and data calculation from over 3000+ financial institutions.

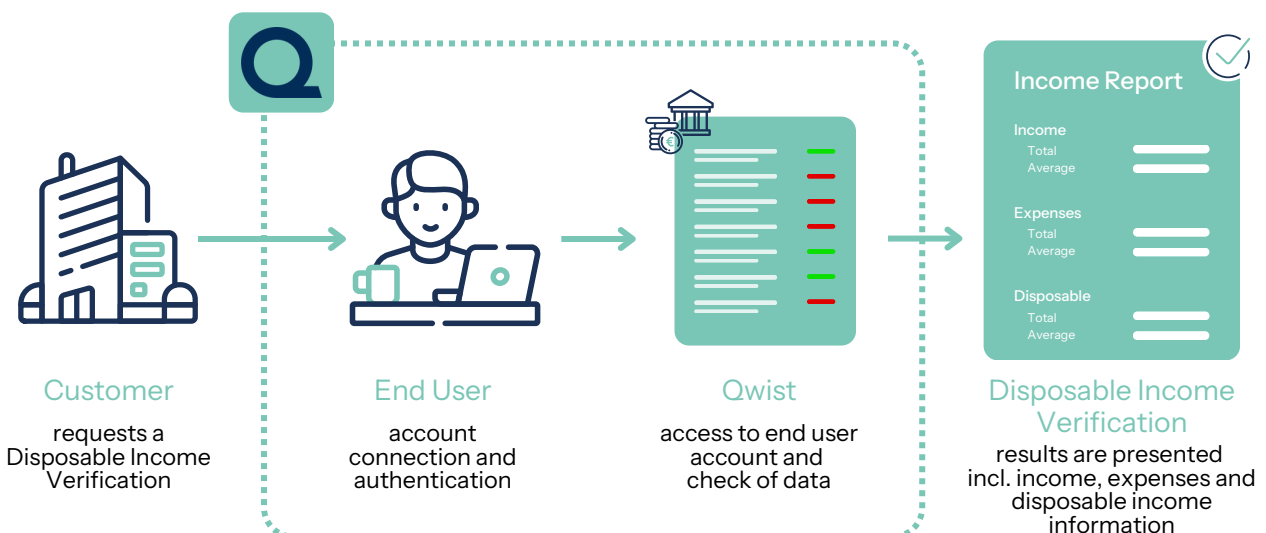


Seamless integration

with existing systems and workflows within a few steps.

How it works

Fewer fraud attempts, better creditworthiness



Our complementary products

Financial Transaction Data

Seamless access to harmonized data from 3,000+ institutions. Users can connect one or multiple accounts through an intuitive process, offering a 360° view of their financial status.

Financial Ident Verification

Seamlessly verify account ownership through real-time access to an end user's bank account, ensuring swift and secure customer onboarding.