



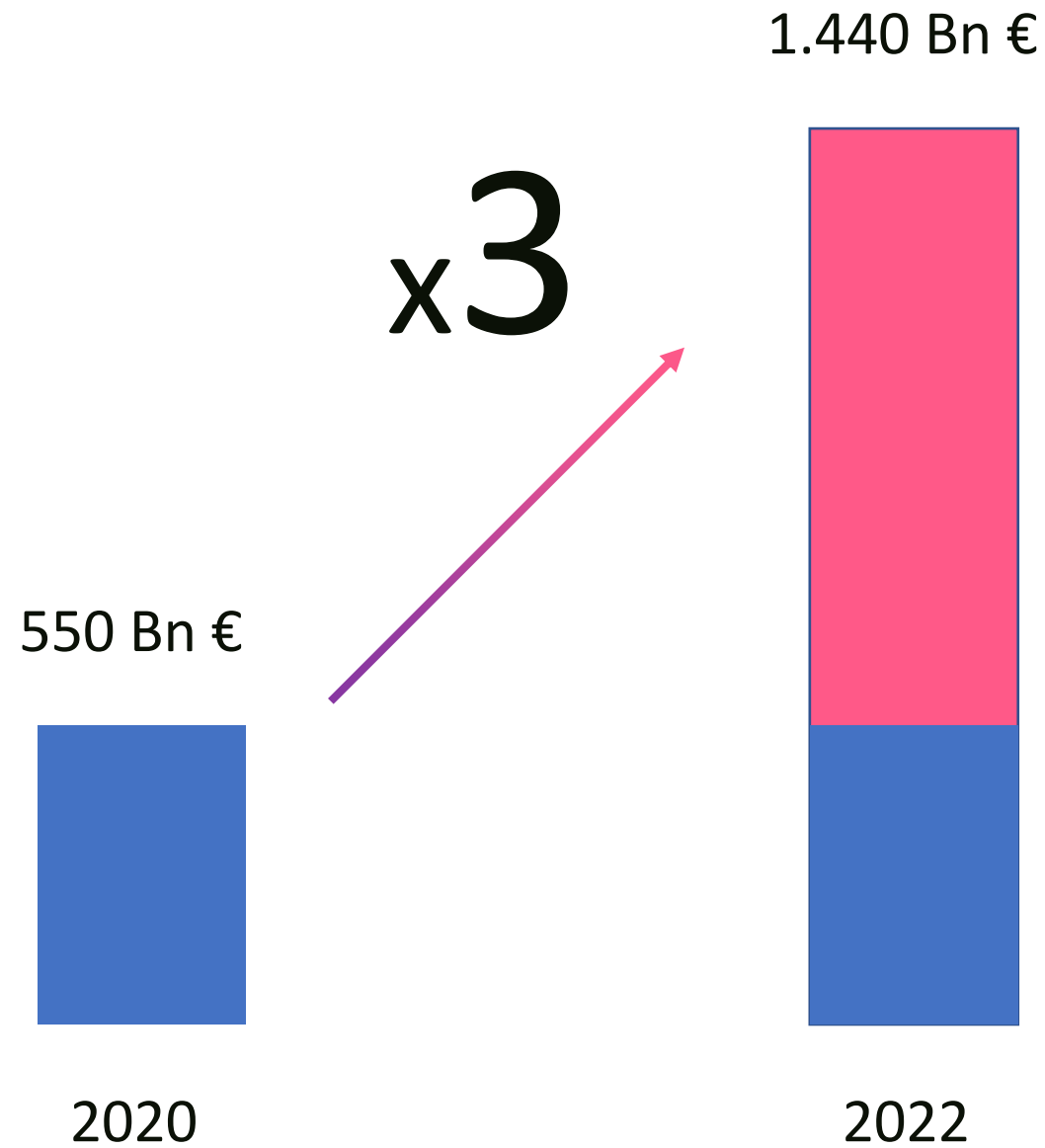
REACH

Next Generation Data Incubator

Track: 2 READY MADE

2.1_IMPACTS OF DEMOGRAPHIC DETERMINANTS OF
NPL

NPL in Euro Zone

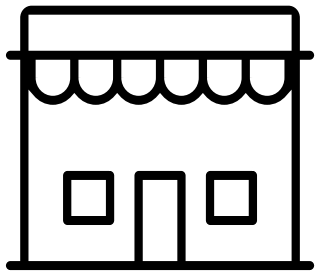


Use Case

Before

Build Clustering System

After



NPL Risk

Latency

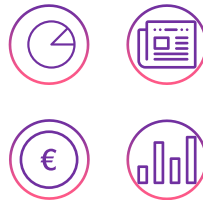
 **YapiKredi**

Transactional Data



 **wenalyze**

Macro Data



Healthy

Latency

NPL Risk



NPL Trend

NPL Risk



Prediction

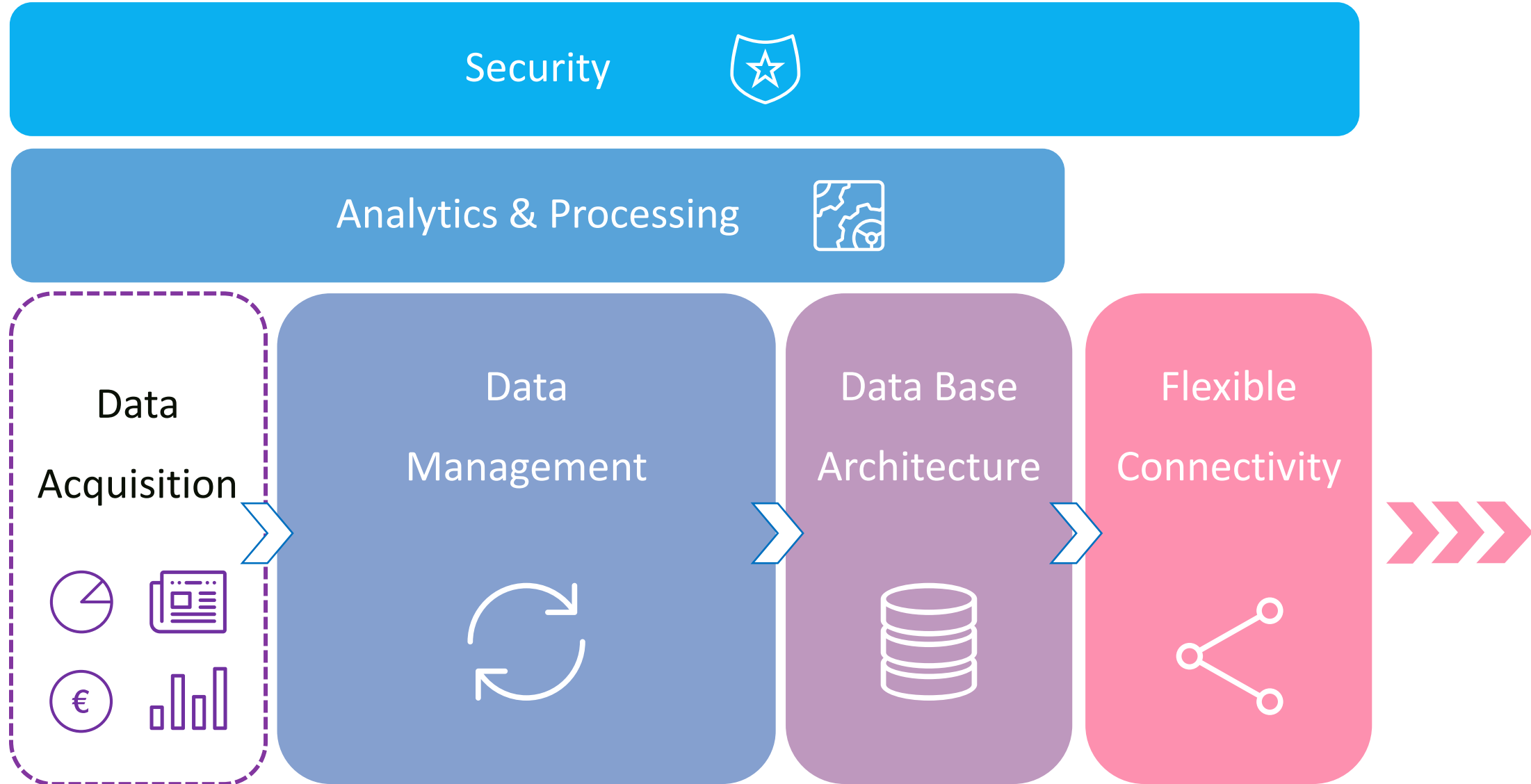
6 Months



Action Required

20% NPL Improvement – Quarterly Predictions

Reference Architecture



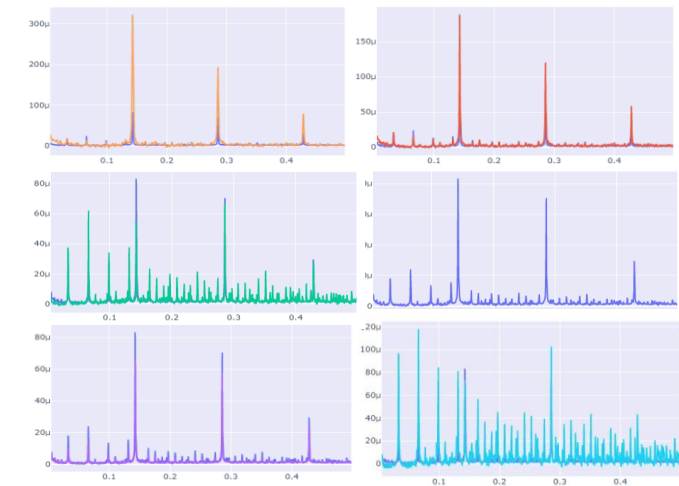
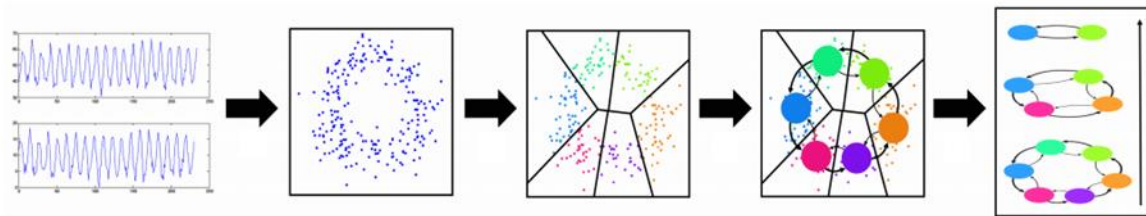
Algorithm and Tools

AI/ML algorithms:

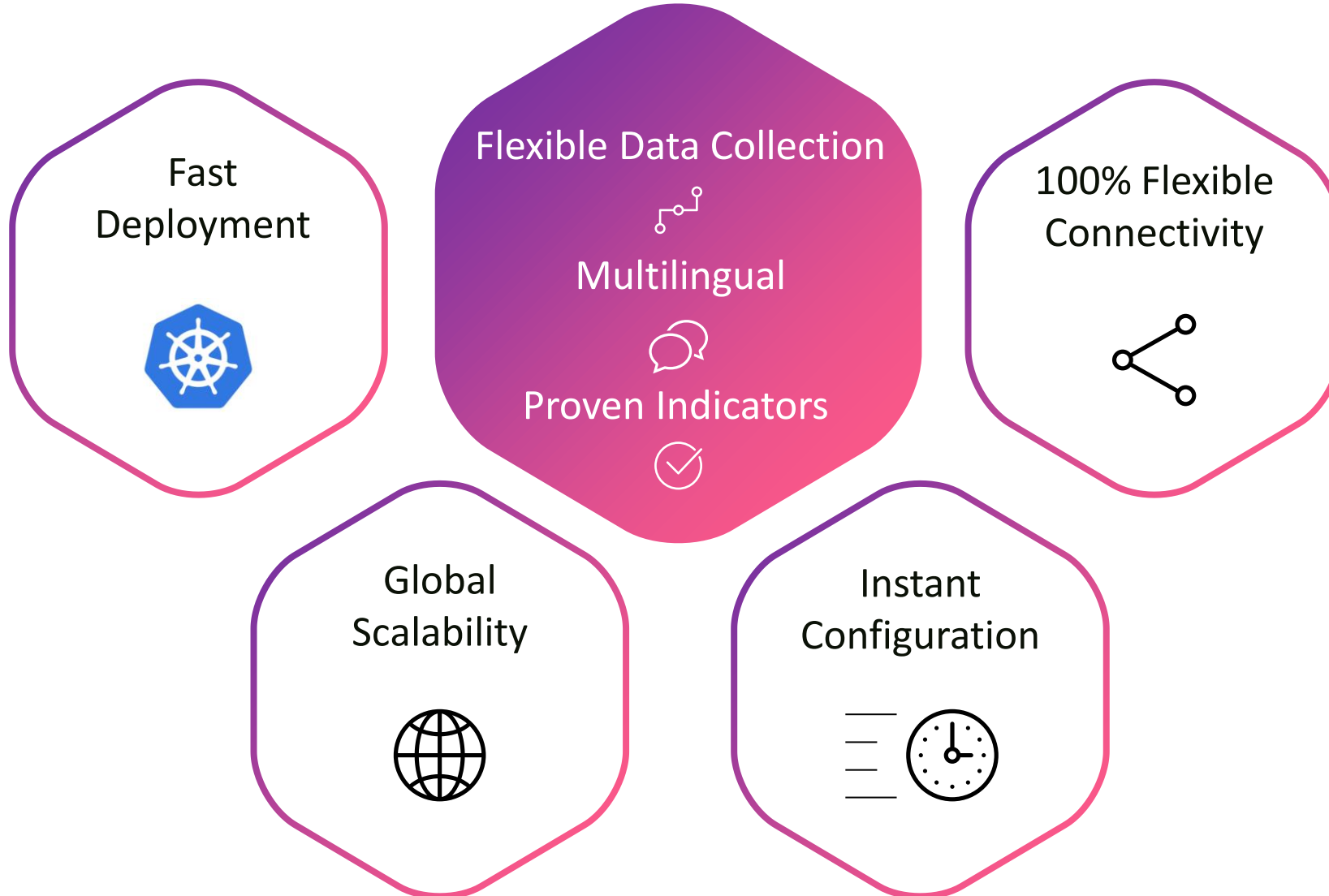
- ✓ Pattern discovery & matching
- ✓ Trees, Logistic Regression, Ensembles of classifiers

Unknown-unknowns:

- ✓ Discover, validate, detect & predict
- ✓ Reinforcement learning



Scalability & Innovation



Data Governance & Compliance



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Wenalyze Analytics Platform

Wenalyze is a Data Analytics platform that leverages open data sources to help banks, insurers and reinsurers improve their risk assessment and underwriting processes and increase selling rates.

Upload Data

In this section you can upload user data to be analyzed

Analyzed Enterprises

Access to the individual files of each of the enterprises analyzed.

Status

Check the analysis status of your small and mid-sized business portfolio.

Our Services

Wenalyze is a solution focused on increasing the knowledge that the financial entities have of their clients by unifying in a single solution the potential of applying analytical algorithms to both internal and external data. The platform turns big data into small actionable data, enabling financial entities to improve their underwriting and risk-control processes and increase selling rates.

How our platform works

In this area you will find tips and tutorials of the platform. Understanding the risk indicators is key to improve analytical models. A brief training is recommended in order to get the best possible results.

Learn about our algorithm

Learn how algorithms work, their applications and their data. We thank you for understanding that disclosing formulas is not possible.

Ethics and Compliance

At Wenalyze we consider data as a highly sensitive asset. We comply with the requirements imposed and work under the most demanding legislation in the world regarding Data Protection which is the European Union law. However, our compromise goes even further. Learn what we do.



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Load Crude Data



Upload with CSV format(Recommended if you have multiple SMEs)

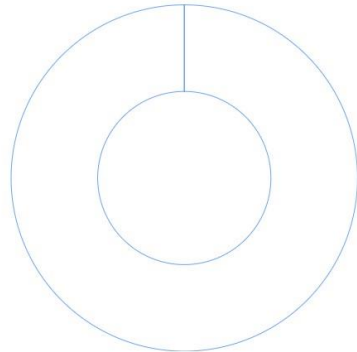
CLICK HERE TO SELECT FILE



CLEAR FILE

0 Monthly Clients Uploaded

513 Total Clients Uploaded

☒ Used ☐ Not UsedTo download a CSV example click on this [link](#)

Upload with form(Recommended for only one SME)

Name Company

*

Business location address

*

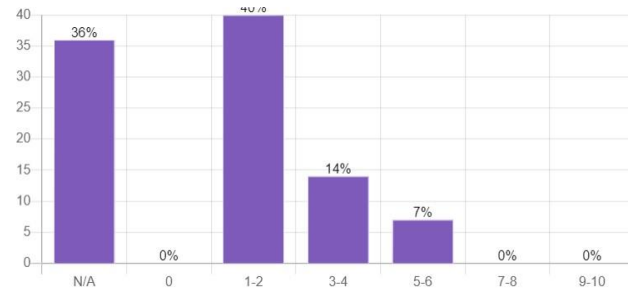
TAX ID

UPLOAD DATA

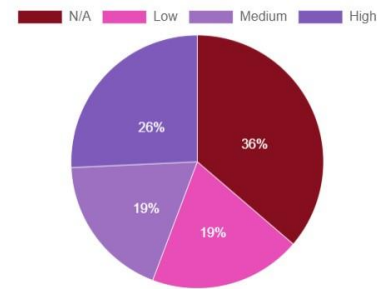


RISK PORTFOLIO LEVELS

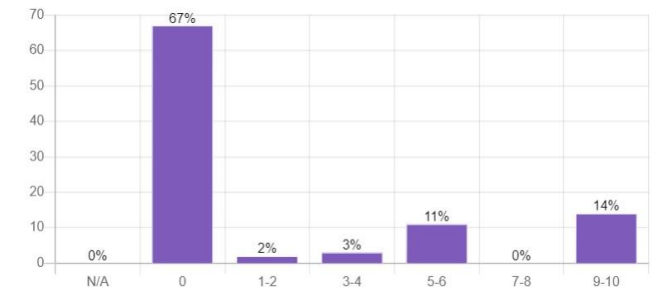
DEBT LEVEL



RISK

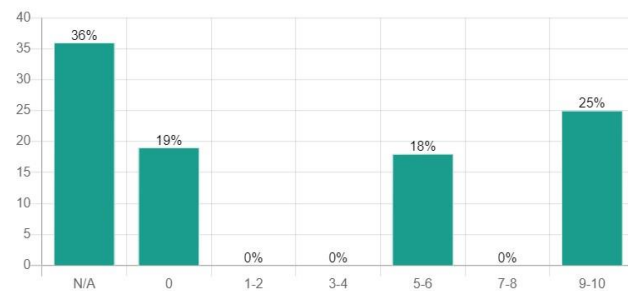


LIQUIDITY LEVEL

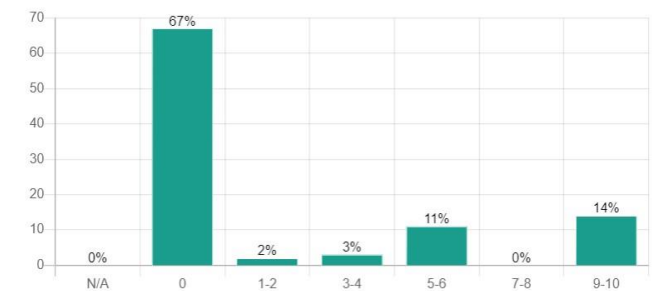
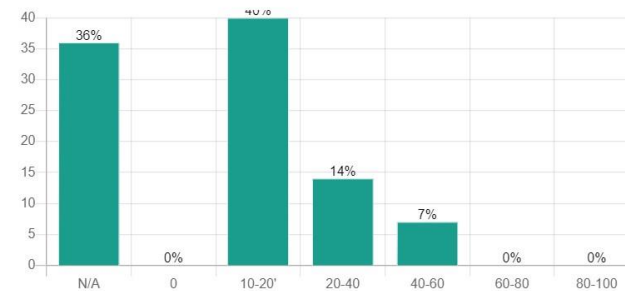


PORTFOLIO DEBT CAPACITY VULNERABILITY

DEBT RISK



RELATED ENTERPRISES



Search by Name or Tax ID

SEARCH

DOWNLOAD CSV



SME	Analysis	Risk Level	NPL
1 salbypei s.l.	100% Obtained	<div></div>	
2 menorca neta s.l.	100% Obtained	<div></div>	
3 instalaza sa	100% Obtained	<div></div>	
4 grupo de recambios cema s.a.	100% Obtained	<div></div>	
5 andrea house sl	100% Obtained	<div></div>	
6 manufacturas clima sa	100% Obtained	<div></div>	
7 j.bauza genovart sl	100% Obtained	<div></div>	3 Months
8 fetajo s.l.	100% Obtained	<div></div>	
9 quinta impresion s.l.	100% Obtained	<div></div>	
10 seyca plastic packaging sl	100% Obtained	<div></div>	





Gracernote Coffee Boston

[DOWNLOAD PDF](#)

Click button to copy the information to your clipboard

Click to open website in a new tap

Input Data



SME name **Gracernote Coffee Boston**

Address **108 Lincoln St, Boston, MA 02111, USA**

TAX ID **N/A**

Postal Code **02111**

Town **Boston**

General



Website **<http://www.gracernotecoffee.com>**

Security protocol **https**

APP Store **NO**

Play Store **NO**

Social Networks

Location from website **108 Lincoln St, Boston, MA 02111**

N° Opinions **488**

Average Rating **4.8 / 5**

Registered **20-8-2020 15:34:36**

Ready **N/A**

Entity name **Gracernote Coffee Boston**

Entity type **Coffee shop**

Data source

Business Hours



Monday
9am–2pm

Tuesday
9am–2pm

Wednesday
9am–2pm

Thursday
9am–2pm

Friday
9am–2pm

Saturday
9am–2pm

Sunday
9am–2pm





Management

Manager Name **N/A**

Manager address

N/A

Officers and directors

- 13 NORWELL ST BOSTON, MA 02121 USA
- ALEX SIMENTELLI
-

- 13 NORWELL ST BOSTON, MA 02121 USA
- ALEX SIMENTELLI
-

Data source

Property register

Location from MPR **108 LINCOLN ST # 6B BOSTON MA 02111**Property use **Residential Condo Unit**Type of construction **0102 (Residential Property / RESIDENTIAL CONDO)**Owner **RANDLE JOHN C.R.**Built about **1899**Value **\$1,443,400.00**Square feet **2,085 sq ft**

Data source

Business

Brand name **Gracernote Coffee**Claimed **true**

Menu

Categories **N/A**Location **108 Lincoln St, Boston, MA 02111**

Permits

N/A

Buzzwords

- ☐ Live entertainment
- ☐ Karaoke
- ☒ Bar 08/19/2020
- ☐ Hibachi
- ☐ Night club
- ☐ Demolition
- ☐ Excavation
- ☐ General contractor
- ☐ No show
- ☐ Boarding house
- ☐ Student housing
- ☐ Bed bugs
- ☐ Drugs gangs
- ☐ Amusements
- ☐ Banks
- ☐ Credit union
- ☐ Garage



REACH

