

Turn Bank Statements Into Credit-Ready Insights

AI-powered extraction, validation, and financial analysis built for faster, more consistent lending decisions.

[Request a Demo](#)

Cash Flow Analysis

\$2.7M

↑ +1.65%

Category	Real	High
Total Cash	\$2359.20	\$4,303.86
Income	\$85.35	↑223.23
Customer Reflor	-\$1000	-\$30.00
Depressliions	-\$0.00	-\$11.50
Total Income	-\$7.50	-\$11.20
Yak Income	-\$60.00	-\$305.80
Total Cash	\$1381.39	\$,964.36

Spending Categories

Spending	\$10,000
Moaiting	\$2,000
Spending	\$1,500
Cnnoring	\$1,000
Other	\$1,500

Debt-to-Income Ratio

26.2%

↑ TIF

Ret 52%

> 10%

Fraud Risk Score

65



↑ HIG

Fraud Fraud Risk Score

Average Balance

\$2.12K

↑

Average Balance

-\$26.6K

The Bottleneck of Manual Review

Manually reviewing hundreds of transactions wastes time, creates inconsistencies, and obscures critical financial patterns.

The Evolution of Credit Analysis

Manual Review

Speed

Hours or days per file.

Accuracy

Prone to human fatigue and inconsistency.

Scope

Sample-checking recent months.

Output

Unstructured notes and isolated spreadsheets.

AI-Driven Analyser



Processed via automated pipeline in minutes.



100% consistent rule application across every statement.



Full historical transaction analysis without fatigue.



Dynamic Executive Dashboard with structured intelligence.

The AI Processing Pipeline

From unstructured document to structured decision-making in five automated steps.



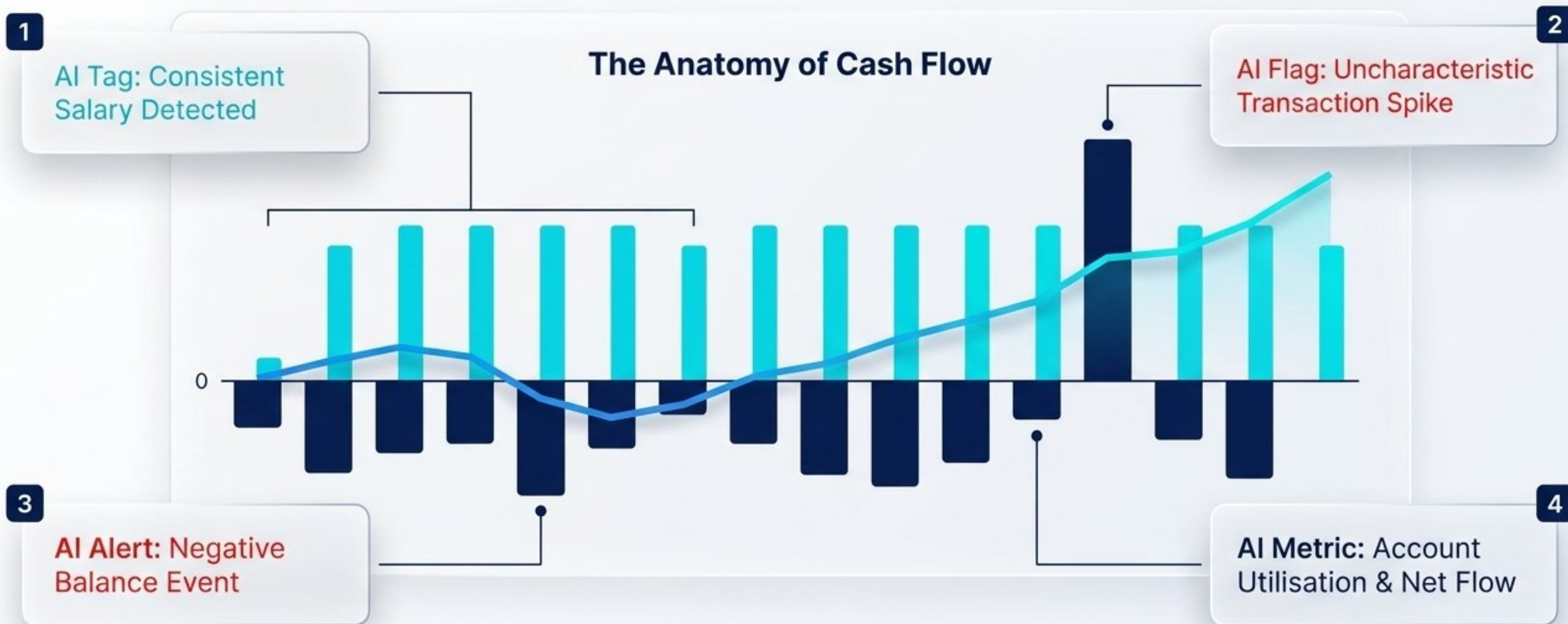
Built for Real-World Complexity

Bank statements are rarely standardised. The processing engine dynamically maps complex, varied layouts while maintaining strict financial relationships.



Decoding Cash Flow and Income Patterns

Moving beyond simple OCR to understand exactly how money moves through the account.



Detecting Financial Behaviour That Matters

Automatically surface critical patterns that would otherwise require manual, transaction-by-transaction review.

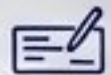
Risk Radar

Account Health Risks



Negative Balance

Periods where funds fall below zero.



Returned / Bounced

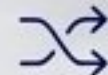
Transactions indicating failed payments or bounced cheques.

Transaction Anomalies



Unusual Spikes

Exceptionally large credits/debits compared to normal behaviour.



Transfer Pairs

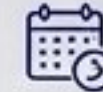
Identifying related incoming/outgoing transfers to prevent artificial inflation of turnover.



Large Cash

Significant deposits or withdrawals.

Recurring Commitments



Repeated Transactions

Identifying salaries, rent, and regular loan instalments.



Foreign Transactions

Exposure to foreign markets and currencies.

Configured to Your Credit Policy

The platform **complements** your existing policies rather than forcing a fixed analysis model.

Minimum Salary Requirement



Large Cash Transaction Thresholds



Transfer-in / Transfer-out Exclusions



SME Average Monthly Turnover Calculation



Negative-Balance Rules Enforcement



Minimum Statement & Salary Averaging Periods

Enter periods...

The Complete Financial Picture

A consolidated view of applicant behaviour, eliminating the need to read pages of manual transactions.

Inflow/Outflow

Total Credits

\$52,400

Total Debits

\$38,200

Averages

Normalised Average Monthly Credit

\$4,366

Normalised Average Monthly Debit

\$3,183

Income

Salary Identified

\$5,500

Salary Consistency
Score

92%

Obligations

Rent:

\$1,200

Recurring Commitments
Detected:

5

Risk Flags

 Negative Balance Events

2

 Transaction Spikes

3

Explainable Results at the Transaction Level

Automation makes analysis faster — it never hides the underlying evidence. Move from high-level insights directly to the source data.

Inflow/Outflow

Total Credits

Total Debits

Averages

Normalized Average Monthly Credit

\$4,366

Income

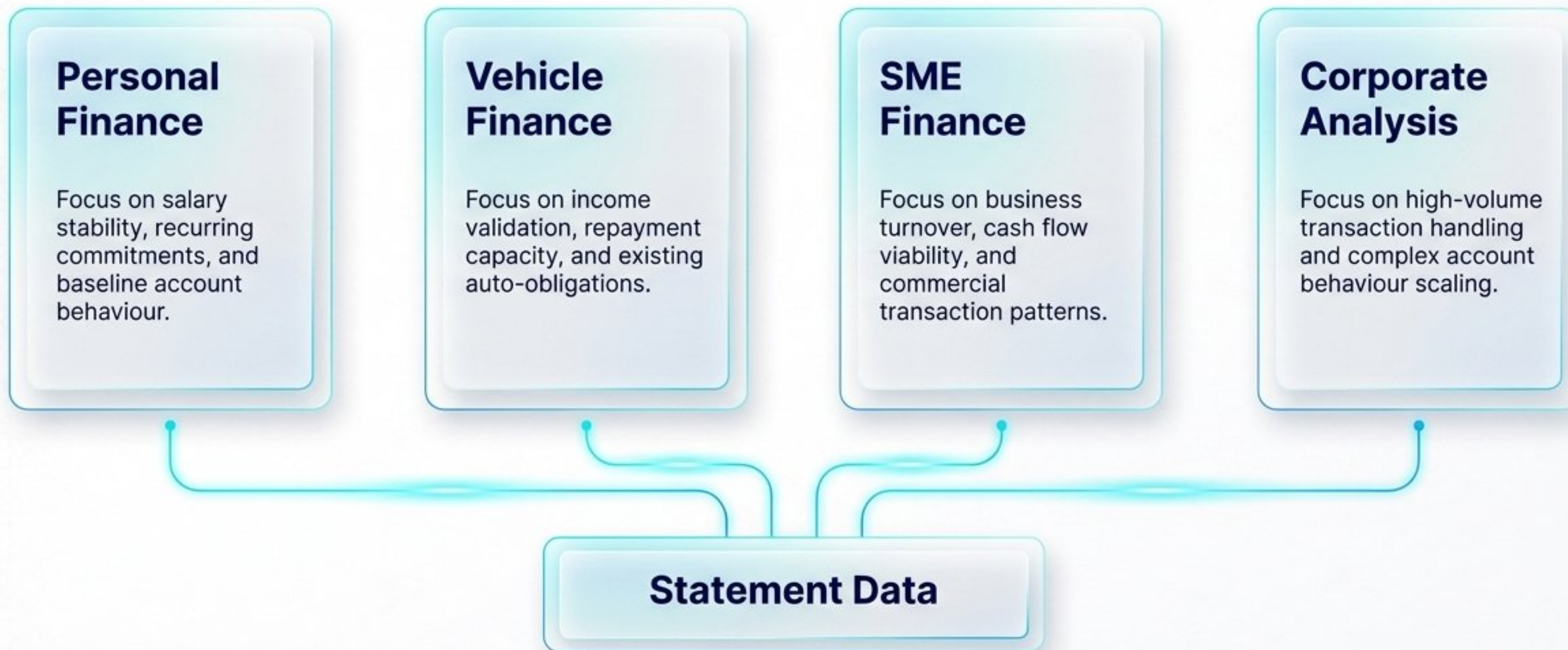
Salary Identified

\$5,500

Transaction Date	Description	Debit / Credit / Running Balance		AI Classification & Detected Category	AI-Generated Flags	Validation Status
10/25/2023	ACH Deposit - Employer Salary	+\$5,500.00	\$12,400.00	[Salary]	-	✓ Validated
10/28/2023	Rent Payment - October	-\$1,200.00	\$11,200.00	[Rent]	-	✓ Validated
11/02/2023	ATM Withdrawal - Large Cash	-\$1,500.00	\$9,700.00	[Cash Withdrawal]	⚠ [Anomaly]	⌚ Pending Review
11/05/2023	Online Purchase - Amazon	-\$150.00	\$9,550.00	[Shopping]	-	✓ Validated

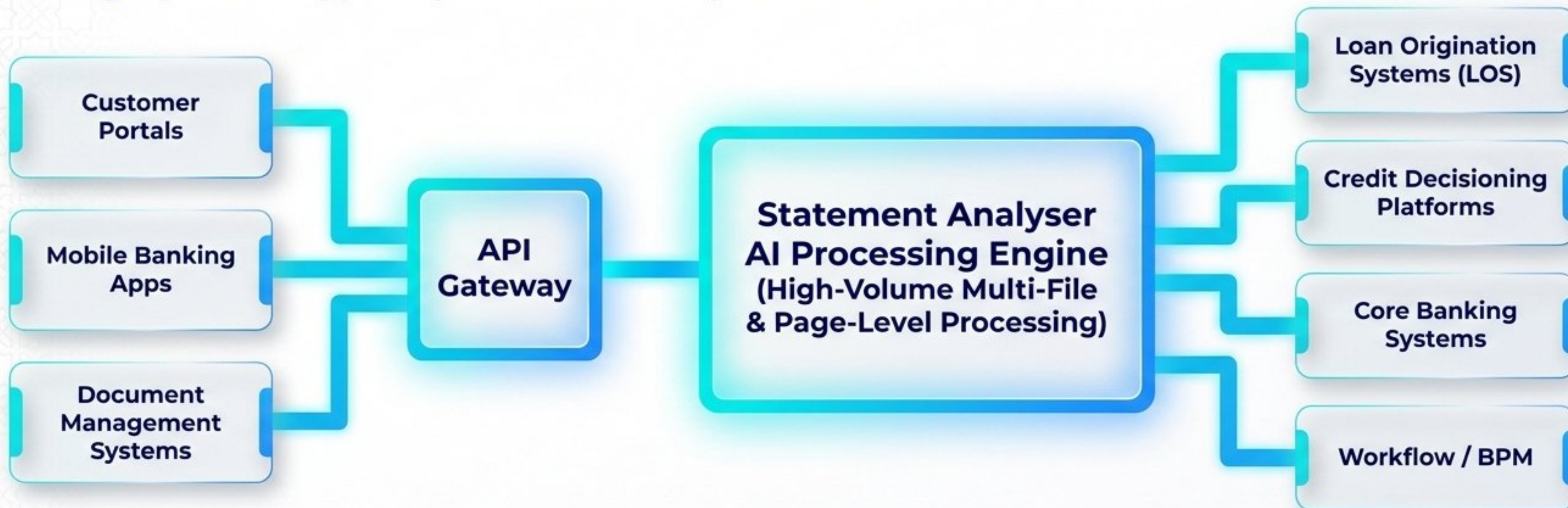
Dynamic Views for Every Lending Product

Create reusable query configurations tailored to distinct operational requirements.



Built for Your Enterprise Architecture

Operate as a standalone application or integrate seamlessly into your existing digital lending journeys via our API-Ready Architecture.



Bank-Grade Security for Sensitive Financial Data

Deploy within your controlled infrastructure, ensuring strict compliance and data protection.



One Statement. Thousands of Transactions. One Clear View.

Transform unstructured bank statements into validated, actionable financial intelligence.



Faster Analysis

Eliminate manual data entry and calculations.



Consistent Evaluation

Apply unified logic to every single application.



Deeper Insights

Surface behavioural patterns invisible to the naked eye.



Reduced Errors

Automate repetitive extraction with AI precision.



Credit Productivity

Free analysts to evaluate risk, not prepare data.



Explainable Results

Maintain total transaction-level visibility.



**AI-Based Statement Analyser
by Muscat Tech Solutions**

Schedule a Demonstration

mts-om.com