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Putting the right foot forward

Financial Intelligence

October 30th 2024

7500+

Projects delivered

20+

Years experience

80M+

Customers impacted

500+

Onshore FTEs

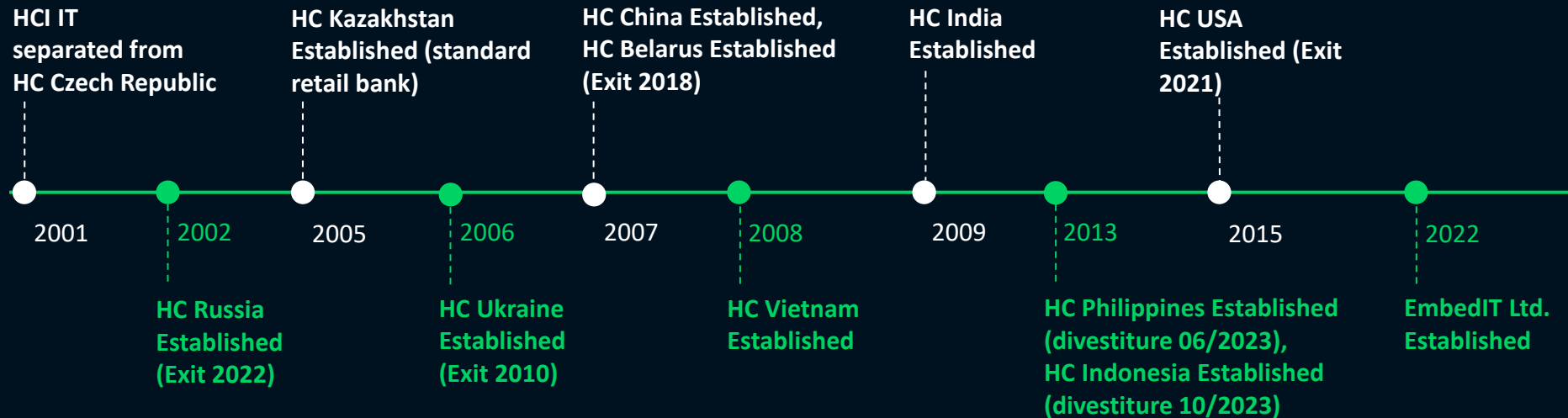
75+

Certified engineers

Embed/it and its history

/ Originally founded as an IT services provider for the **Home Credit Group**, an international financial group with **180 000 employees** in **11 countries**

/ With over **20 years** of experience, our solutions have enabled innovation and expansion in a variety of **different industries**



/ When the future success of your business is riding on it, **embed/it** is the **forward-thinking IT** partner that helps you move further faster

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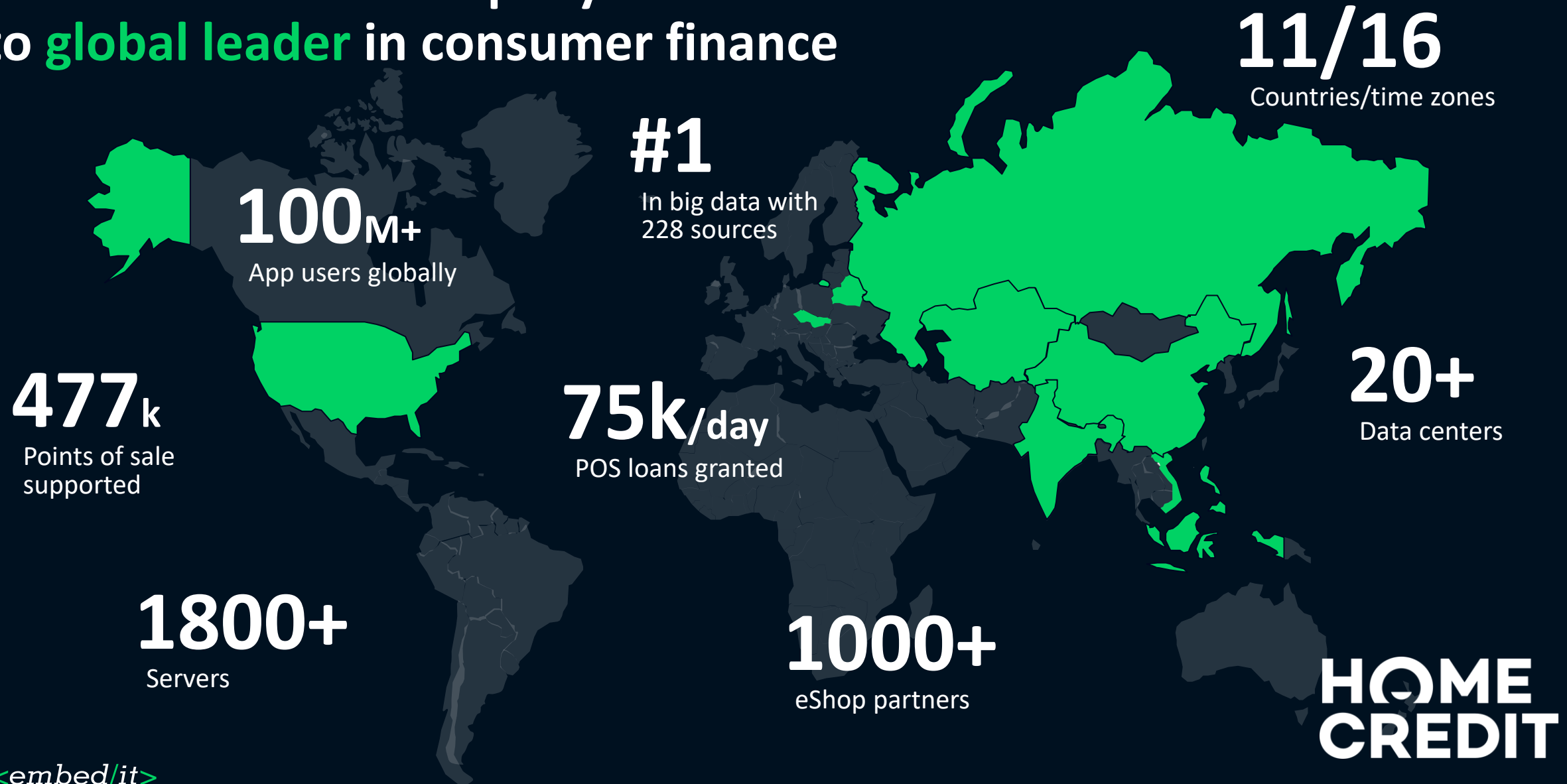
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From local Czech company to **global leader** in consumer finance

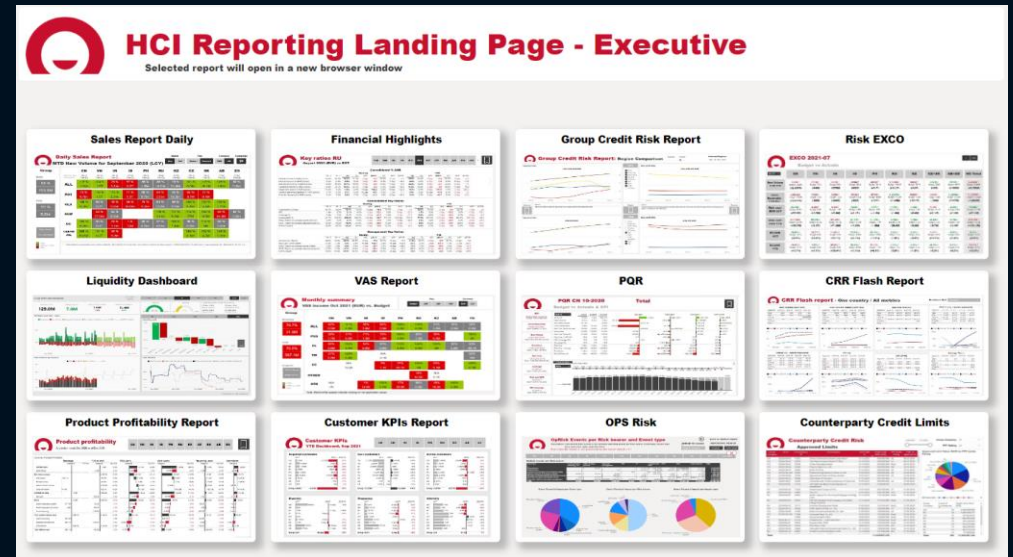
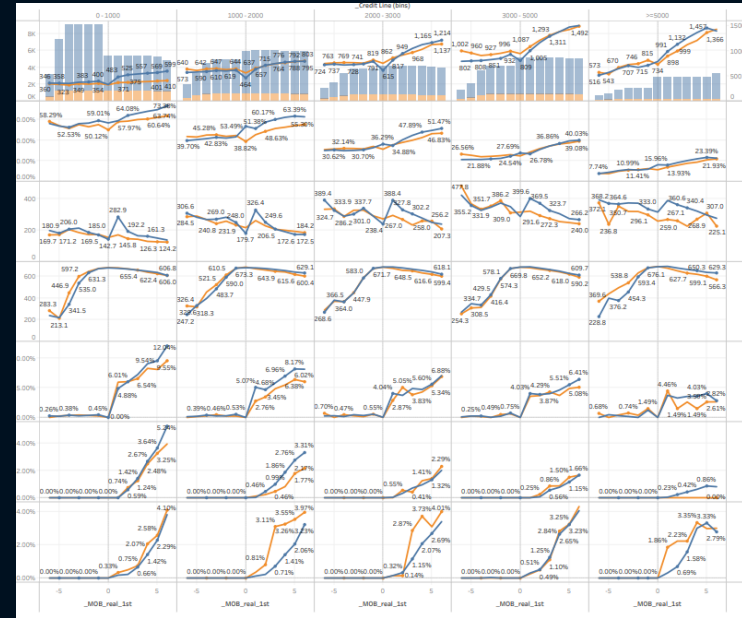




Data & AI

Monitoring and Reporting

- / Business **near real-time** reports where needed. Examples: approval rates, external data stability, collections calls, fraudulent transactions.
- / **Automated transformations** and triggers saves manual work and speed up any process. Self-served reporting.
- / **Cloud based** reporting platform is **flexible, scalable**, with **disaster recovery** and centralized data security.
- / Data at **one place**, secured and under control with **24/7 access**. **Data governance** incl. Business glossary
- / Integration to current company environment with **Microsoft platform** compatible with various data sources
- / **Power BI, Keboola, Snowflake, Tableau,**

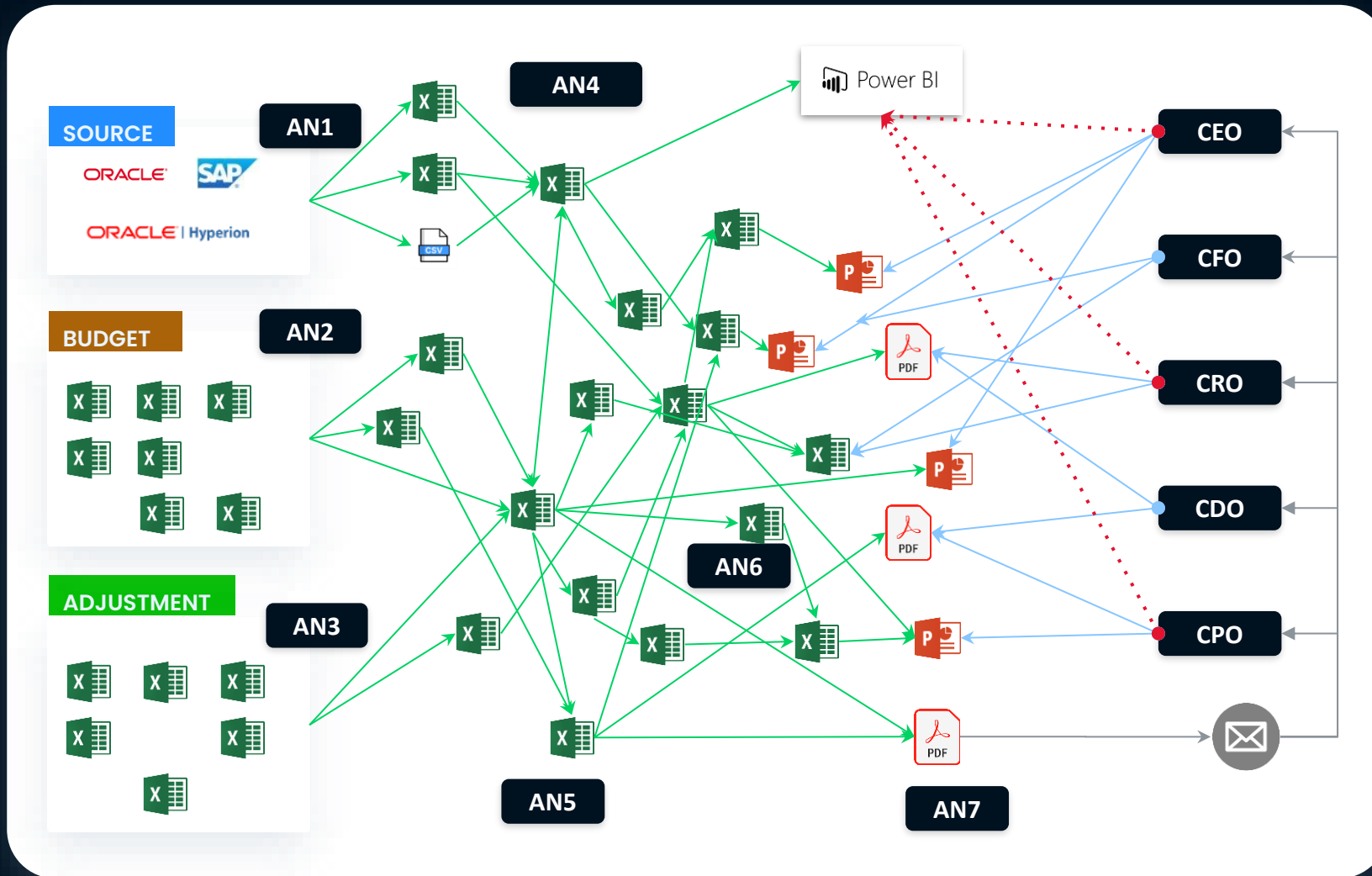


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Familiar With?



/ **Manual** - people busy with mundane work

/ **Slow** - analyses / decisions

/ **Static output** - limited analyses to understand context

/ **No common language** - units reporting different numbers

Problems & Challenges

- 1) **Ready for 10X growth** w/o significant hiring
- 2) **Difficult** management of fragmented data sources
- 3) **Slow** process towards the final reports
- 4) **Unreliable** definitions - not completely standardised
- 5) **Unsecure** access management - not centralized

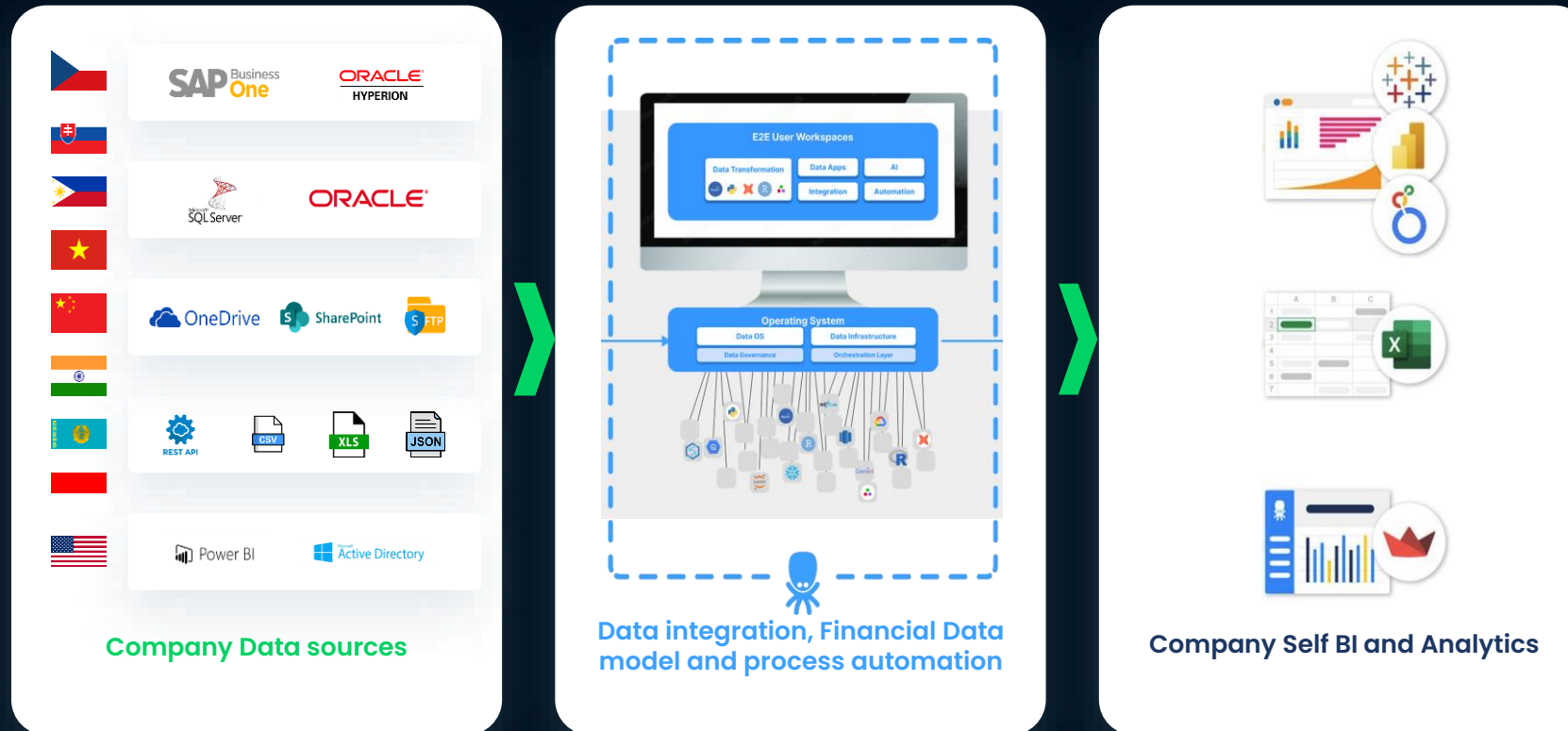
Desired Results / Goals

all entities, HQ and departments

- / **Transform FP&A** - from data collectors to deeper analyses
- / **Integrate** - all financial data into one place
- / **Automate** - key financial reporting processes
- / **Governance** - flexible access management, unified business glossary / metrics definitions
- / **Self-Service** - to data and resources to expand easily

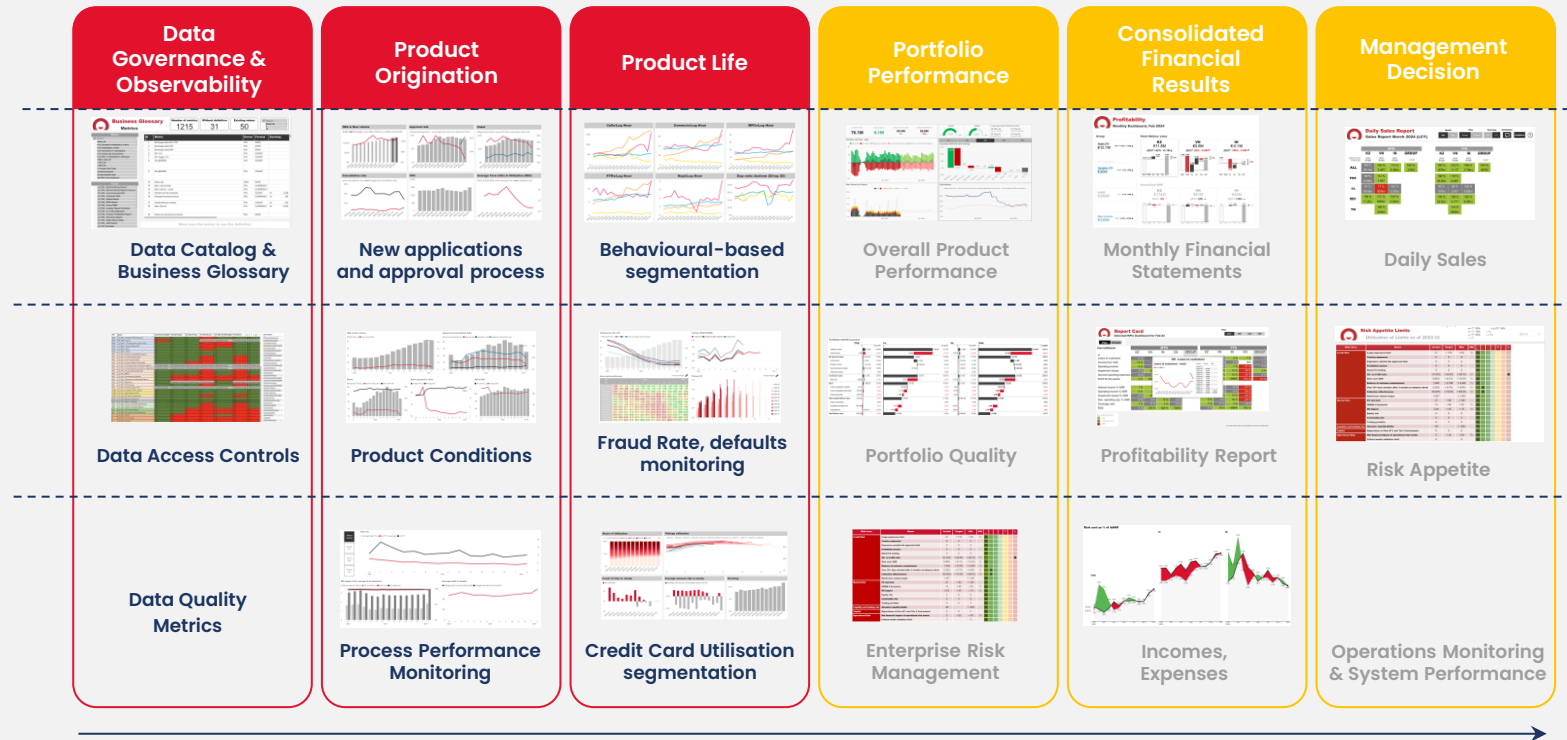
Architecture high level

Self-service data-first platform for finance analytics.



Robust & scalable framework Reusability, Self BI

/ Adding rows rather than columns - simple onboarding other departments.

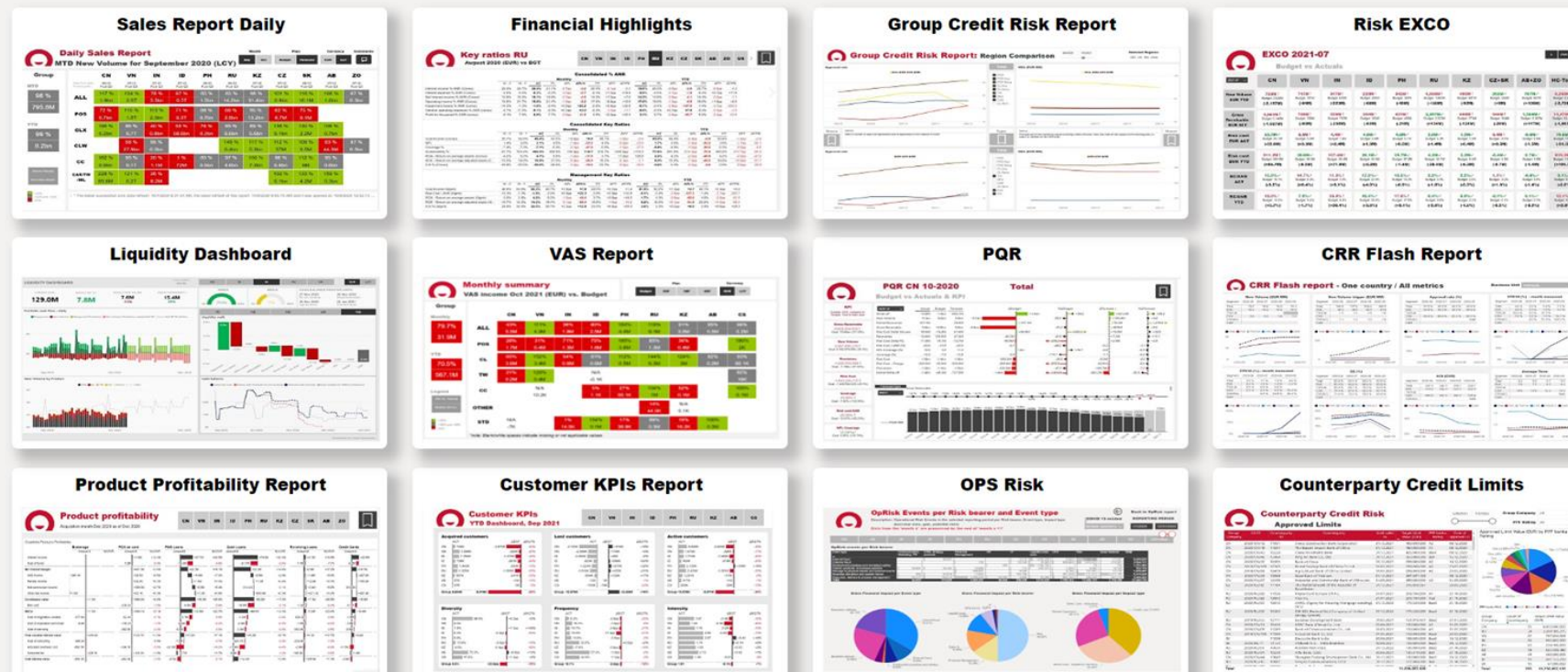


50+ Standardised dashboards for Finance and Risk



HCI Reporting Landing Page - Executive

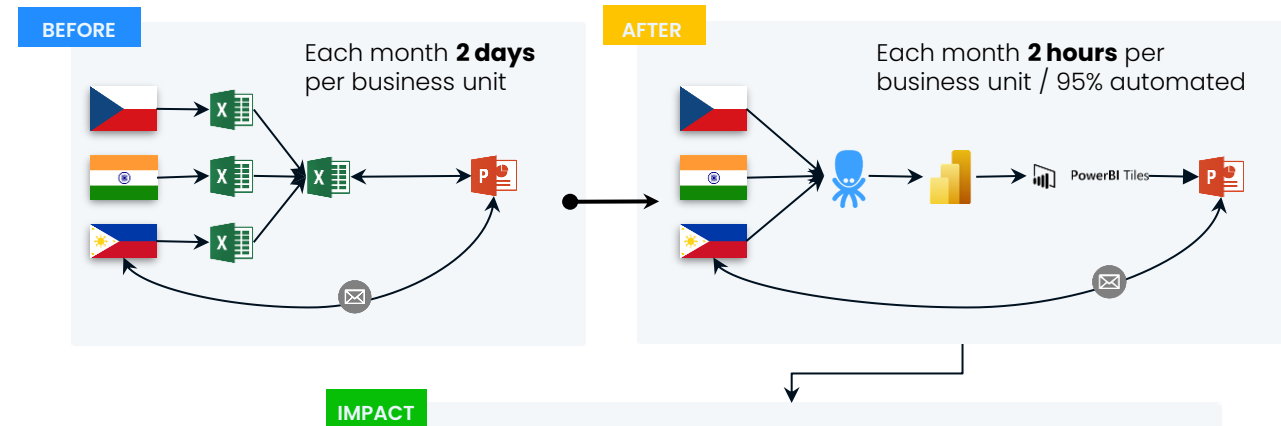
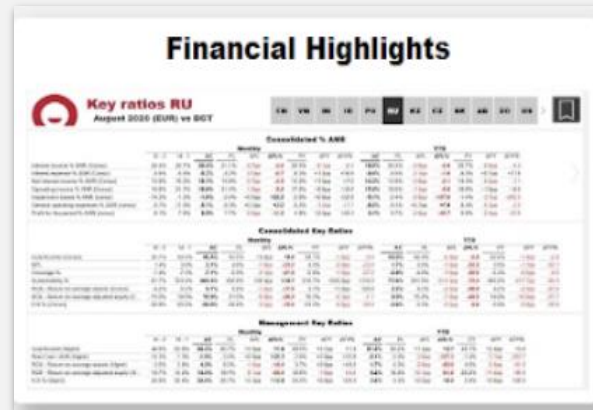
Selected report will open in a new browser window



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Use case 1: Financial Performance Review



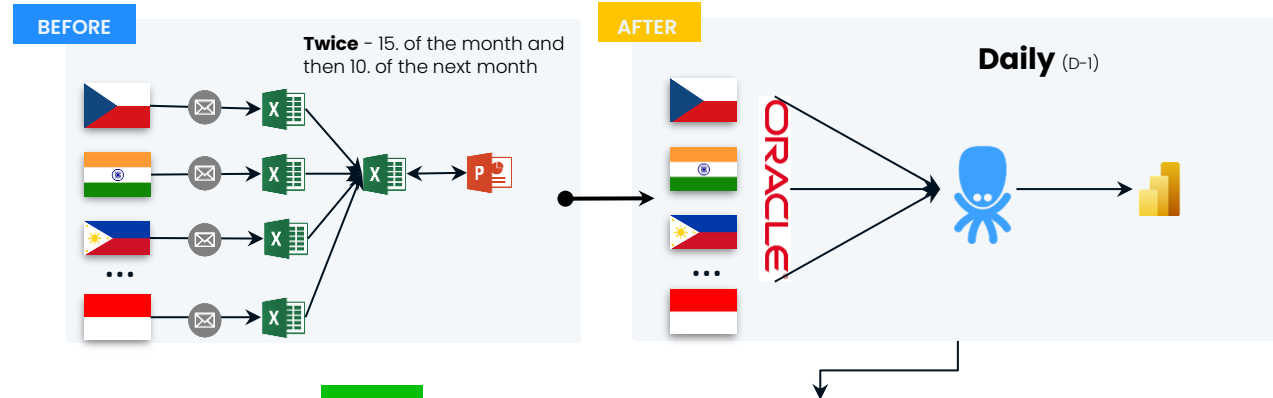
Process Time Savings 2D -> 2H
Reduction of typos
Reduction in manual workload
Increase Productivity
(New type of outputs, OPEX Analysis, Branch network productivity)
Aggregate savings 15.75 MD/Month

Use case 2: Daily Sales



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IMPACT

Up to date information about sales volumes across all business units
Time to react
100% automated
The most visited report in the company
Backcheck for incoming monthly data

Wrap up



/ Keboola as the **single source** of truth, available 24/7, powering all dashboards and business use cases

/ Transformation driven by a **2 people in the finance** department

/ **Replaced static** PPTs/PDFs with dynamic PowerBI for Management meetings

/ **Finance teams shifted focus** from data processing to core business analysis

/ Established a **unified business glossary** with clear definitions across entities

/ **The Project successfully replicated** across other business units

350+ users
of Data products

50+ FTEs
in cost avoidance

1 120 hrs
unlocked in the FP&A for deeper analytical work (70%)

// Previously, our team focused solely on data pushing, but now they've shifted towards enabling intelligence within the company.



RADEK PLUHAR
Group CEO at Home Credit NV

Joint Financial Intelligence Solution



Unified Data platform for finance

Allowing you to connect all financial systems, unify all data into streamlined financial data model and provide real time access for reporting, analysis and process automation.



Global Consumer Finance leader

Extensive expertise in establishing effective global financial intelligence, Regulated by European Capital Directives

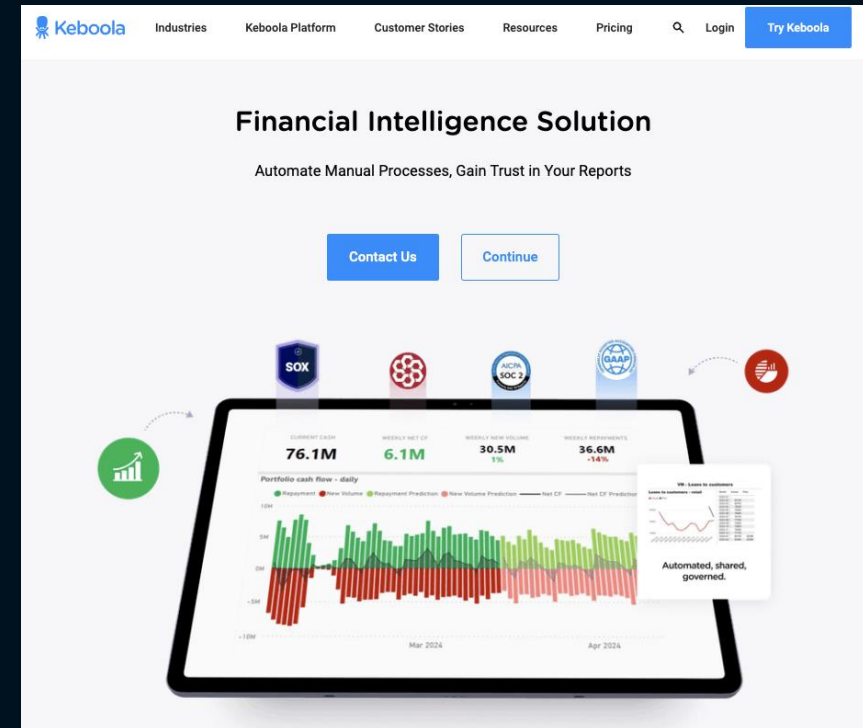
156K employees, 3,6 MM new contracts per month, 30 MM active clients, 400K of points of sales



Our Approach

Designed for finance, FP&A, controlling, and risk professionals, helping them overcome data silos, manual processes, and governance challenges.

- / All Finance Data in One Place from any source
- / Complementary to your existing tools
- / Self-service for Data Analysts
- / Tailored to your specific needs
- / With over 50 templates to start fast covering company financial reporting



Solution by



Technology platform



THANK YOU



Keboola

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