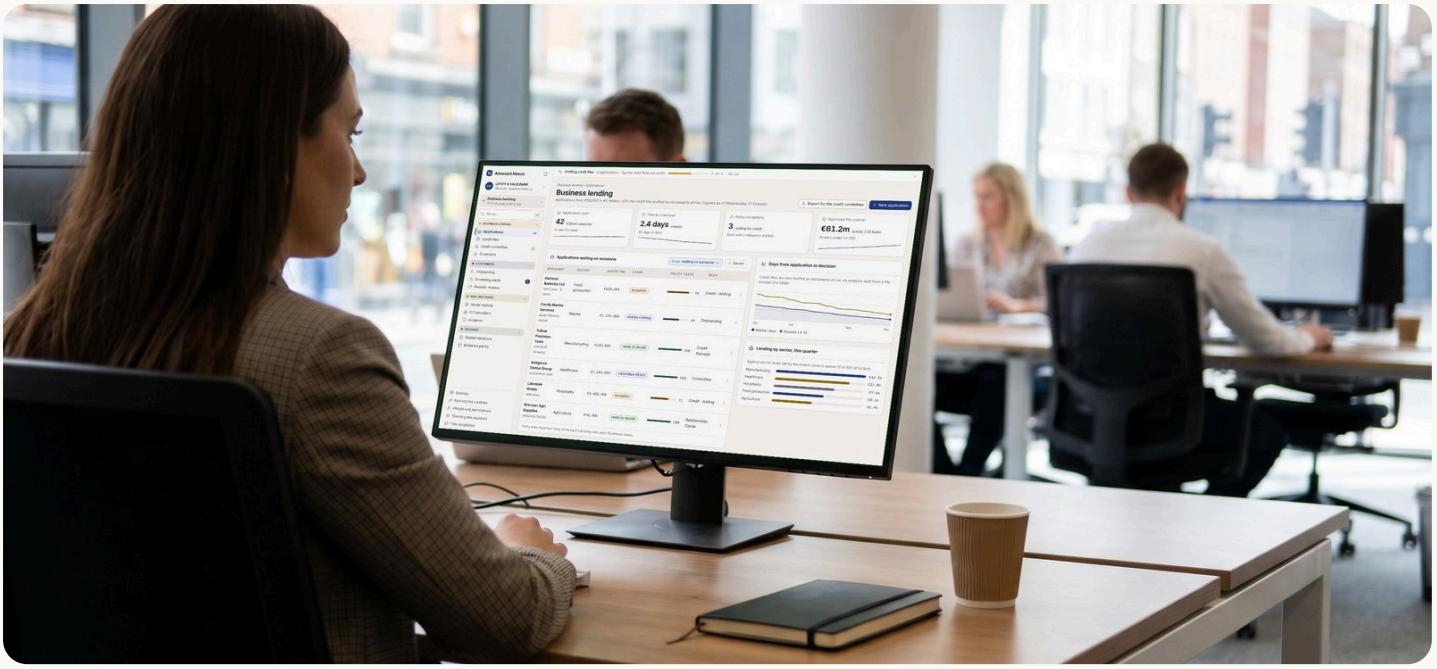
ADVERANT NEXUS · BANKING PACK

Credit, onboarding and DORA. Answered from the same records.

The banking pack reads applications, accounts and customer files, prepares the credit file and the checks, and shows where every figure came from. Credit decisions stay with people, and each one is sealed with its evidence.



The lending desk. Every application, where it waits, and how long decisions take. Sample data.

Better files. Decisions that hold up.

Credit files that cite their figures

Every number in the file links to the page of the accounts or the ledger it came from, and to the policy it is tested against.

Customer checks with reasons

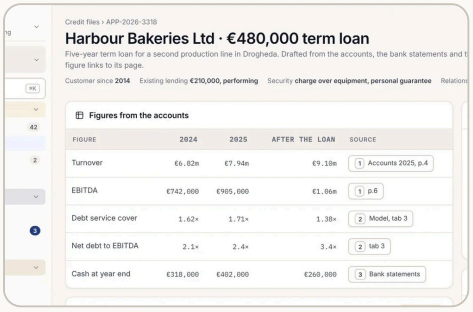
Onboarding and AML alerts say why they fired and what would clear them, so reviewers can close the easy ones fast.

One record, ready for the audit

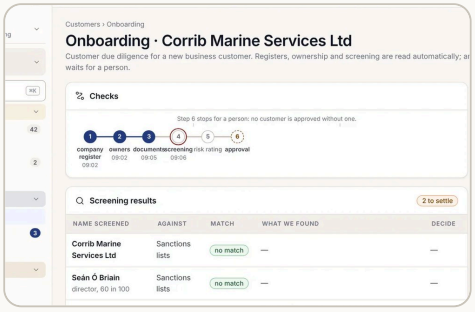
Each sealed decision keeps the file, the policy tests and who decided, so credit, AI Act and GDPR questions are answered from the same place.

Screens for each desk

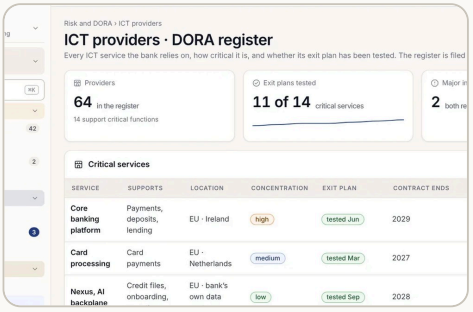
Sample screens with a made-up bank



A credit file. Every figure links to its page; one policy exception carries a drafted mitigation.



Onboarding and screening. Two possible matches wait for an analyst, with why they may not be the same person.



The DORA register. Critical services, how hard each is to replace and whether its exit plan was tested.

The banking pack
Every screen and rule
adverant.ai/industries/banking

Watch the film
The 10-minute tour
youtu.be/eohd-5gDap4

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Who uses it

One pack, with a view for each role

Relationship manager

The customer, the application and what is still missing. Drafted requests to the customer.

Credit analyst

The credit file: figures with sources, policy tests, ratios and the drafted recommendation.

Credit committee

Files waiting on a decision, the case for and against, and a room to rule in.

AML and onboarding

Alerts with reasons, ownership chains, screening hits and the evidence to close or escalate.

Risk and compliance

The AI register, incidents with their DORA clocks, and sealed decisions mapped to the rules.

How it works: from application to a sealed decision.

01

Take the application

Online, in branch or through a broker. The pack opens a file and asks only for what is missing.

02

Know the customer

Identity, ownership and screening are checked. Alerts carry reasons and a suggested next step.

03

Build the credit file

Accounts, ledgers and bank data are read. Figures are tested against your credit policy, with sources.

04

Decide and seal

A person or committee decides. The decision, the evidence and the rules it answers are sealed together.

WHAT IS SEALED

Each credit decision, sealed with its file.

When a person or committee decides, the decision, the file it rests on, the model that scored it and the rules it answers are sealed together.

Anyone can check a sealed decision offline with a free verifier, without an account with us.

THE RULES YOU ANSWER TO

- **DORA** · Regulation (EU) 2022/2554
  ICT risk, incident reporting, testing and the register of tech suppliers.
- **EU AI Act** · Regulation (EU) 2024/1689, Annex III 5(b)
  Credit scoring of people is high-risk AI from 2 December 2027. Fraud detection is not.
- **Anti-money laundering** · Regulation (EU) 2024/1624 (AMLR)
  One EU rulebook for customer checks, applying from 10 July 2027.
- **Consumer credit** · Directive (EU) 2023/2225
  Creditworthiness checks and a right to human review of automated decisions, from 20 November 2026.
- **Loan origination** · EBA/GL/2020/06
  How loans are assessed, approved, priced and monitored, including automated models.
- **GDPR** · Regulation (EU) 2016/679, Art. 22
  Limits on decisions based solely on automated processing.

Runs where your supervisor allows.

Run the pack in our EU cloud or on your own Kubernetes. Models can stay on your own hardware.



Our EU cloud
Hosted in Europe



Your data centre
Or your own cloud account



The appliance
A box in your own rack



Fully offline
No internet connection

WHY ADVERANT

Nexus is one platform for every industry: the banking pack adds the words, workflows and rules, and the platform brings permissions, AI agents with limits, a budget for every model and a sealed record of every decision. Nine patent applications are pending in Ireland on how AI agents get authority, stay within it and have what they do recorded.

Don Scott, Founder and CEO, architect of Nexus. **Donal Hanafin**, Co-founder, two decades building products for regulated financial services.

HOW TO START

Pick one desk and one job, such as credit files for business lending. We connect your systems, switch on the pack, and you see it working on your own files. We can start on a copy of past records, so nothing live is touched until you are happy.

Show me with my own work
Don Scott, Founder and CEO · don@adverant.ai

The banking pack, in detail
adverant.ai/industries/banking

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