



# Digital Trial Balance

 **YapıKredi**  
Technology



## About Us

Yapı Kredi Teknoloji A.Ş. is a technology company established in 2015 to deliver innovative, qualified, high value-added products and solutions.

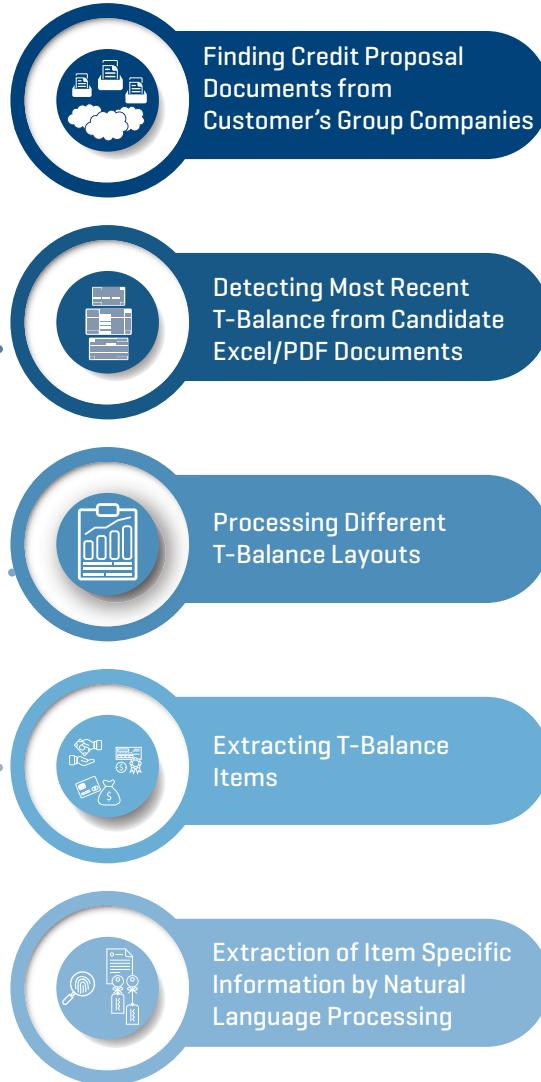
We develop innovative and R&D oriented comprehensive software projects and mobile applications applicable to the industry, especially banking and finance. For the solutions and products, we mostly employ artificial intelligence, machine learning, natural language processing, data mining and mobile software development techniques.

We cooperate with academic institutions, domestic and foreign R&D companies for the projects developed. We share the project outcomes in scientific articles and at national/international conferences with our industry partners and academia.

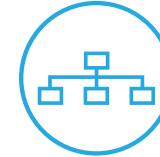


## How does Digital T-Balance Work?

# Digital T-Balance



## Digital T-Balance Use Cases



### Extraction of Supply Chain

T-balances of all companies in your company portfolio can be analyzed by company name matching in recursive manner.



### Up-Sell & Cross-Sell

New sales opportunities can be created through unified bank loans, deposits and cheques information retrieved from t-balances.



### New Customer Engagement

By matching the suppliers and providers retrieved from t-balances with CRM database, your potential customers can be detected and new customer acquisition opportunities can be obtained.

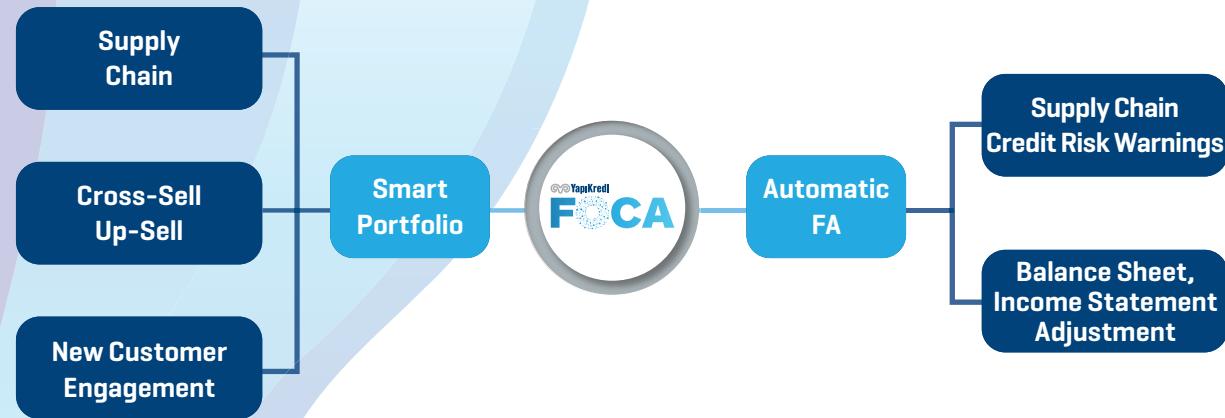


### Automation of Financial Analysis

Manually performed financial analysis operations can be digitalized and operational efficiency can be ensured by the integration of Digital T-balance services into banking applications.

## FOCA at Yapı Kredi

Yapı Kredi used Digital T-balance services in the FOCA project in order to accelerate and increase the efficiency of credit evaluation and financial analysis process. With the implementation of the FOCA project, the time spent for processing financial analysis was reduced by 36% for corporate/commercial customers, while 53% time savings were achieved in the credit evaluation process for large SME segments. With the scope of the same project, Digital T-balance services were used to engage new customers and a large number of potential corporate/commercial customers were identified. There are ongoing and planned studies regarding the use of data obtained through Digital T-balance in different areas such as risk, marketing etc.

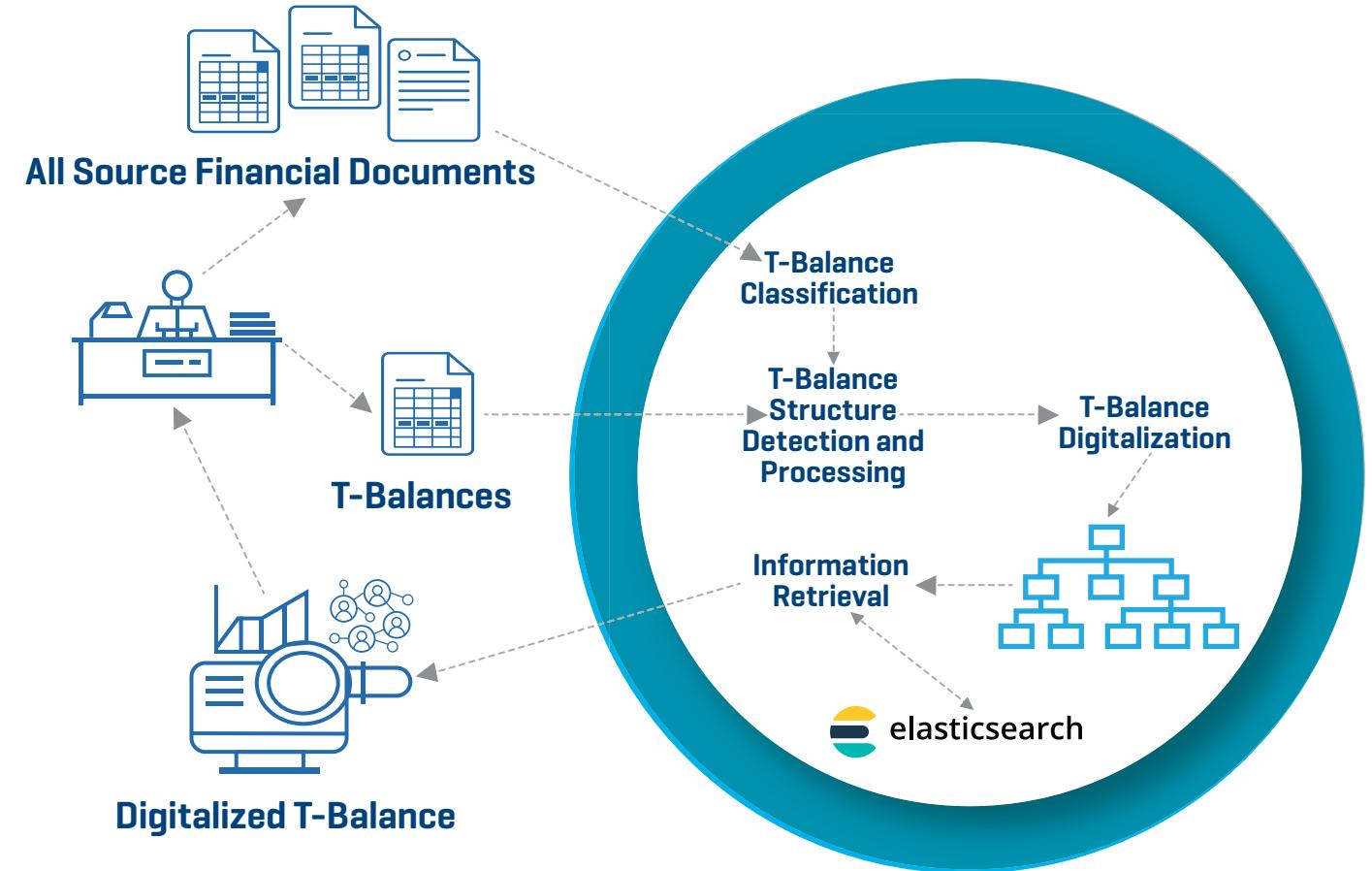


### 4 international awards to FOCA project!



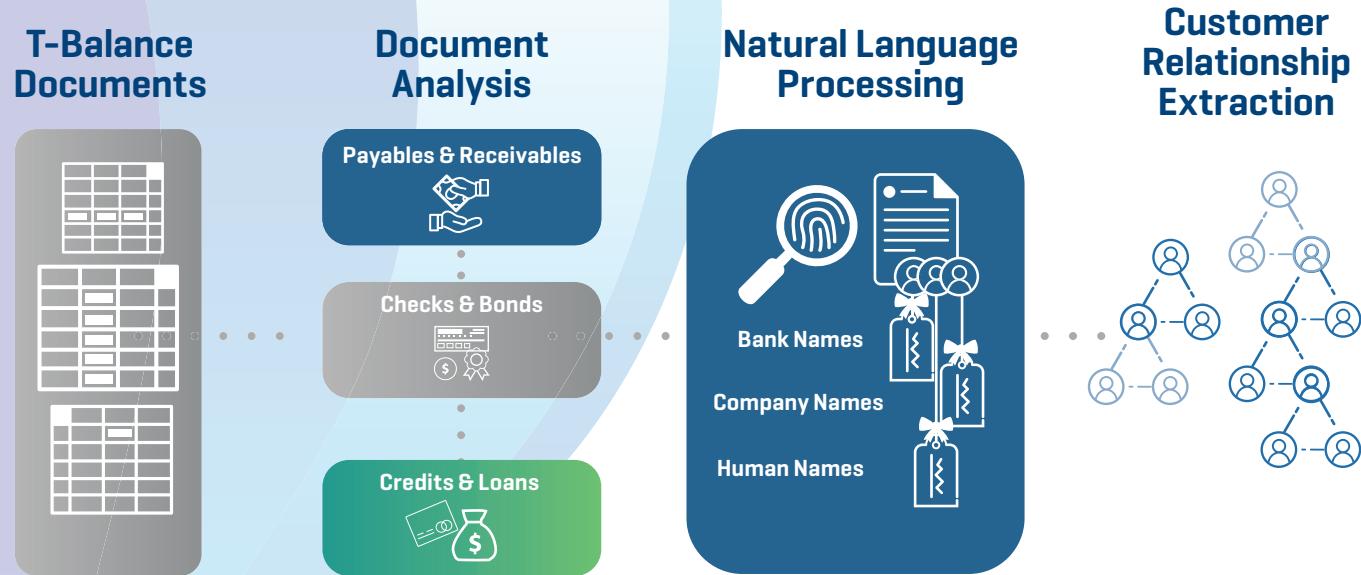
## Digital T-Balance Technical Diagram

### 1. T-Balance Detection and Digitalization



# Digital T-Balance Technical Diagram

## 2. Customer Relationship Extraction



# Items to be Read from T-Balance and Information to be Extracted

<p><b>102. Banks:</b> Bank Name Rate Maturity</p> <p><b>120. Trade Receivables:</b> Customer Name City/Region Information</p> <p><b>320. Trade Payables:</b> Customer Name City/Region Information</p> <p><b>101. Checks Received:</b> Bank Name Rate CIF Number</p> <p><b>103. Checks Issued:</b> Bank Name Rate CIF Number</p> <p><b>108. Other Liquid Assets:</b> Bank Name</p> <p><b>901. Letter of Credits:</b> Bank Name</p> <p><b>309. Other Financial Liabilities:</b> Company Name Rate</p>	<p><b>121. Notes Receivable:</b> Bank Name Rate CIF Number</p> <p><b>300. Loans:</b> Bank Name Rate</p> <p><b>100. Cash</b></p> <p><b>301. Financial Lease Payables</b></p> <p><b>193. Prepaid Taxes and Funds</b></p> <p><b>600. Domestic Sales</b></p> <p><b>601. Export Sales</b></p> <p><b>252. Building</b></p> <p><b>12. Inventories</b></p> <p><b>131. Receivables from Shareholders:</b> Customer Information Group Information</p> <p><b>132. Receivables from Subsidiaries:</b> Customer Information Group Information</p>	<p><b>133. Receivables from Affiliates:</b> Customer Information Group Information</p> <p><b>240. Financial Fixed Assets:</b> Customer Information Group Information</p> <p><b>261. Goodwill</b></p> <p><b>331. Payables to Shareholders:</b> Customer Information Group Information</p> <p><b>332. Payables to Subsidiaries:</b> Customer Information Group Information</p> <p><b>333. Payables to Affiliates:</b> Customer Information Group Information</p> <p><b>500. Paid-in Capital:</b> Customer Information Group Information</p> <p><b>159. Advances Given for Purchases:</b> Customer Information</p>
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