

INNOVATION AT THE CORE:

## Brex's Commitment to Client Success with Moody's Lending Suite

### Objective

Brex Inc., a leading corporate card and spend platform provider, aimed to streamline and increase the accuracy of its financial operations. The company sought a comprehensive solution to standardize financial statements, reduce human error, and ensure seamless integration with existing tools. Additionally, Brex was committed to arming its operations team with advanced technology to enhance decision-making efficiency and better serve its rapidly expanding clientele.

### Solution

Brex adopted Moody's Lending Suite for its financial data management, aiming for a dramatic transformation. This suite, including credit assessment and automated spreading solutions, provides an efficient platform for financial analysis and automates financial statement preparation. Brex's need for reliable, standardized data for underwriting and analysis motivated this decision. Additionally, Moody's API integration simplified Brex's workflow by removing manual data transfers, thus enhancing operational efficiency and data quality.

### Results

#### STREAMLINED FINANCIAL OPERATIONS

By adopting Moody's Lending Suite, Brex transformed its financial operations, achieving remarkable time and resource savings through significant reductions in manual data processing. Increased efficiency through automated spreading enabled a scalable financial operation, adept at handling increasing volumes of financial data with ease.

#### IMPROVING SPEED AND DECISION-MAKING

With these efficiency gains, Brex can now offer its clients faster and more reliable financial services. The ability to rapidly assess financial health and allocate credit limits has become a cornerstone of Brex's value proposition, setting them apart in the competitive fintech landscape.

#### OPTIMIZED CLIENT EXPERIENCE

Brex's commitment to providing its clients with exceptional service is further realized through the quick turnaround times and effectiveness of financial assessments enabled by Moody's solutions. This operational excellence allows Brex to support its client's growth ambitions effectively, reinforcing its reputation as a trusted financial partner for startups to enterprises.



**“Moody's lending solutions have been instrumental in transforming our financial operations, enabling us to achieve unparalleled efficiency. The implementation of automated spreading not only streamlined our processes but also empowered our team to deliver superior financial services to our clients. We are now better equipped to support the ambitious growth of the businesses we serve, thanks to the reliability and innovation of Moody's products.”**

Marcela Gelhoren,  
Credit Senior Manager, Brex Inc.

### Future Goals

Brex aims to use AI-driven insights to optimize client experiences, ensuring personalized and responsive service offerings. These goals underscore Brex's commitment to continuous innovation and delivering superior financial solutions.