

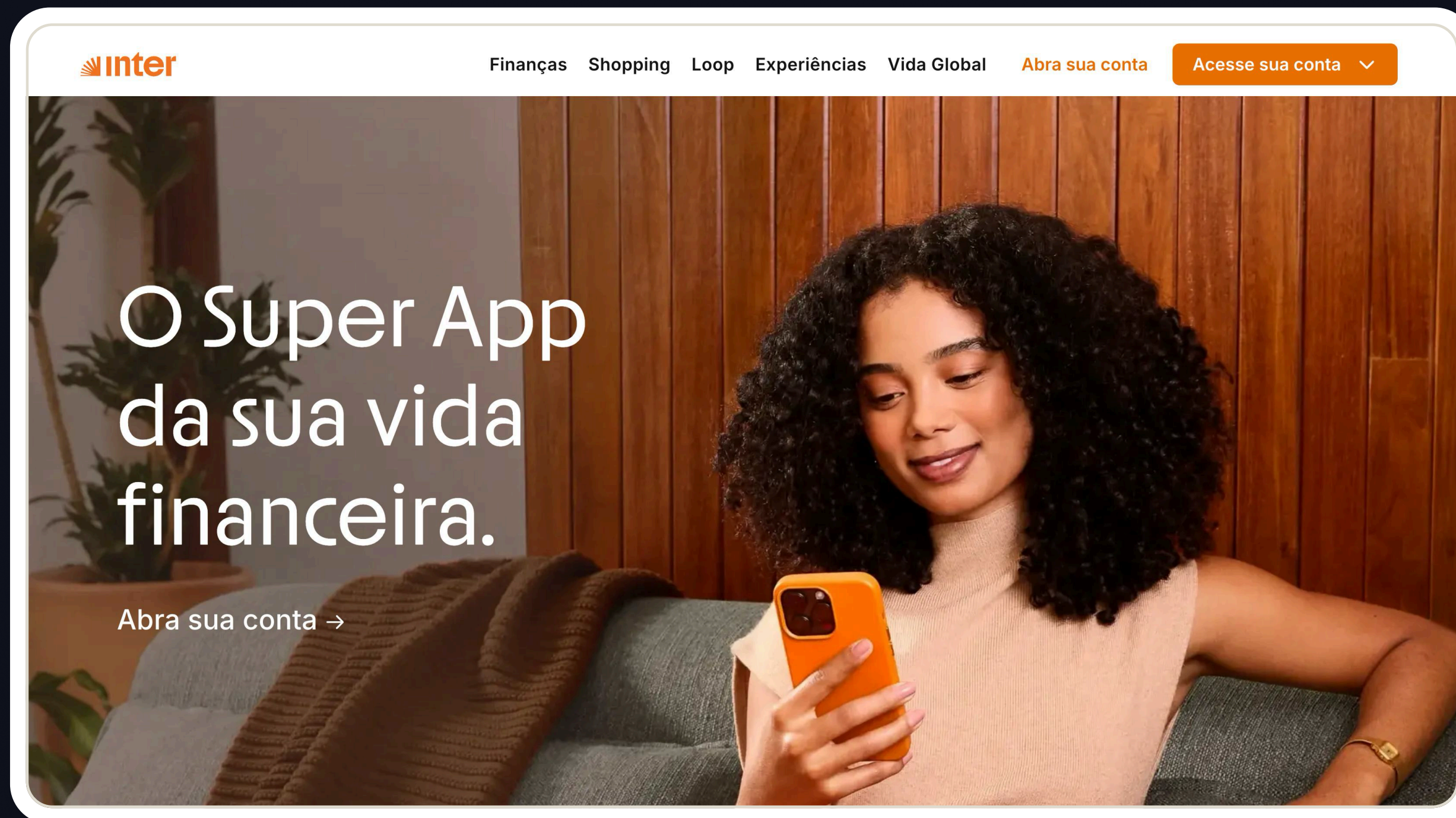
 **inter**      **belvo.**



INTER SUCCESS CASE

# HOW INTER IS TRANSFORMING DATA INTO ROI





## ABOUT INTER

**Service:** Financial Institution

**Website:** [inter.co](https://inter.co)

**Country:** Brazil

**Belvo Product:** Open Finance and Employment Data

Inter is a fully digital financial institution with a Super Financial App that allows its over 41 million customers to resolve everything in just a few clicks. Inter was the first bank in Latin America to operate in the cloud and the first digital and free account in Brazil.

# THE CHALLENGE

The central challenge for Belvo was to provide an infrastructure capable of supporting the massive scale of a Super App with ambitions to exceed 60 million account holders by 2026. Merely having raw Open Finance data is not a differentiator; rather, it is the intelligence and categorization of that data to redefine the credit journey and increase profitability.

In addition to technical robustness, Belvo orchestrates multiple data sources, eliminating manual and obsolete processes, such as income verification via physical documents, by integrating Open Finance and employment data (INSS) into a single layer of intelligence. The goal is to read a vast amount of data, categorize it, interpret it, and transform it into real value.



# THE SOLUTION

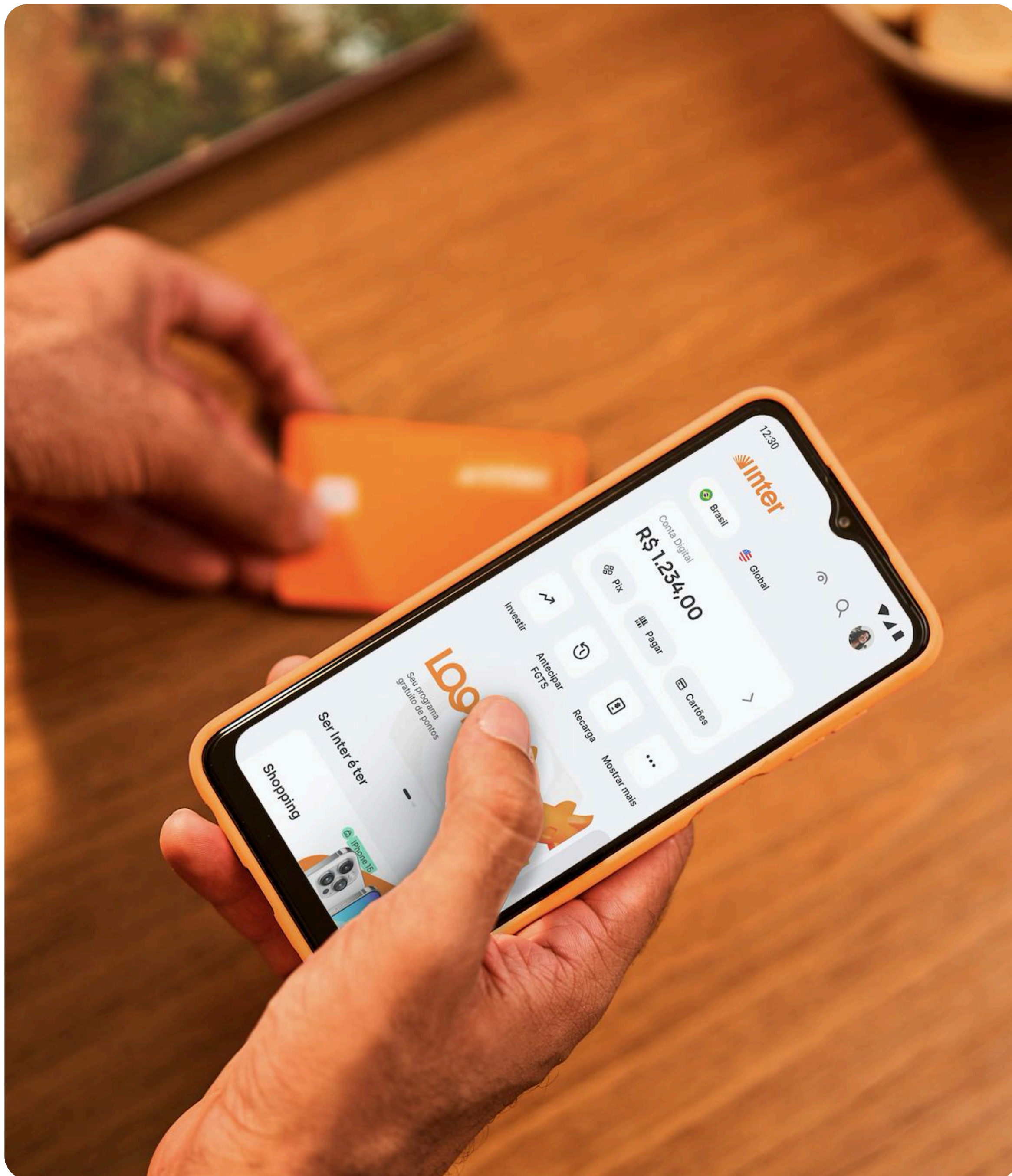
Belvo transformed Inter's credit journey into a frictionless experience.

By eliminating the need for manual income verifications and lengthy forms, Inter uses Belvo's infrastructure to validate employment and financial history data instantly and automatically. This approach not only accelerates credit approval but also allows for re-engagement of previously declined profiles, reducing default rates through a 360-degree view of the customer's financial behavior.

The result is a much more efficient operation, with lower technological costs and greater capacity to scale hyper-personalized and highly competitive products, offering fairer experiences from the first contact, smarter decisions, and a modern, robust, and inclusive risk analysis.

## How it works

The agreement provides for the use of Belvo's technology and infrastructure as a service, with alternative income and Open Finance data in a white label model, utilizing Inter's regulatory license and consent management operated by Belvo.



## THE RESULTS

**+46,000 connections in just one day.**

The volume of Open Finance data requests exploded in just a few months. From the start of the partnership in August to the end of November, the number of consent requests exceeded 210,000, generating over 46,000 connections in just one day. And it wasn't just scale: efficiency kept pace with this growth, with the success rate rising from 62% to 76% during this period.

This same trend is already reflected in employment data, where the volume of requests rose to 146,000 in December, with a 150% increase in requests between November and December. Overall, these numbers clearly show how Belvo's infrastructure is unlocking operations and bringing much more predictability to critical processes.



**More efficient operation  
at a lower cost**



**Automatic data validation,  
faster and more accurate**



**Fairer credit offers and hyper-  
personalized solutions**

**belvo.**

**WANT TO IMPLEMENT AN  
OPEN FINANCE STRATEGY  
IN YOUR BUSINESS?**

Get in touch: [hello@belvo.com](mailto:hello@belvo.com)

[belvo.com](https://belvo.com)