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Introducing the Accuria Mapping Agent: Onboard Loan & Securitisation Data Tapes in Minutes

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Every credit transaction and securitisation begins with the same operational problem. A loan data tape arrives from an originator, servicer or seller. The column names do not match the user's data standards or required disclosure templates. Dates, balances, arrears, collateral fields and borrower attributes are inconsistent. Historical performance files sit in a different format. Investor reports use another convention again. Before a single valuation can be run or before a securitisation professional can prepare ESMA or FCA disclosures, run stratifications, validate pool eligibility or support investor due diligence, someone must turn that messy source material into structured, validated, template-ready data.

That work is still too often done through a mixture of spreadsheets, manual mapping tables, email follow-ups and late-stage IT support. It is slow, expensive and hard to audit — especially when the same transaction may need EU and UK disclosure outputs, investor reporting files, internal risk views and bespoke warehouse or SRT monitoring packs.

Today we are announcing the **release of the Accuria Mapping Agent**, the data-onboarding layer that removes this bottleneck. The Mapping Agent helps credit and securitisation specialists at banks, debt funds and investment managers ingest loan data tapes, historical performance data and transaction documents — and map them to a standardised, audit-ready target schemas.

That includes the Accuria platform data model, EBA NPL transaction templates, ESMA and FCA securitisation disclosure templates and a client's own bespoke onboarding or investor-reporting schema. It is the front door to the **Accuria platform**: the agent that produces the trusted, structured data on which regulatory disclosure, pool analytics, valuation, surveillance, SRT analysis and investor reporting all depend.

What the Mapping Agent does

The Mapping Agent ingests Excel, CSV or proprietary tape formats and maps each source field to a reference template — the Accuria platform data model, regulatory templates, or a client's own bespoke onboarding schema. It does this through a transparent, step-by-step workflow that a credit professional can follow, review and correct at every stage, rather than a black box that emits a finished file and hopes you trust it.

For securitisation teams, the most immediate use case is the production and validation of disclosure-ready datasets for ESMA and FCA reporting. Instead of starting with a blank mapping spreadsheet, the user selects the relevant target template — for example residential mortgage or the ABCP template. The agent then profiles the source tape, identifies candidate field mappings, applies domain rules, asks the analyst for the key judgmental assumptions, and produces a structured output with a full mapping report.

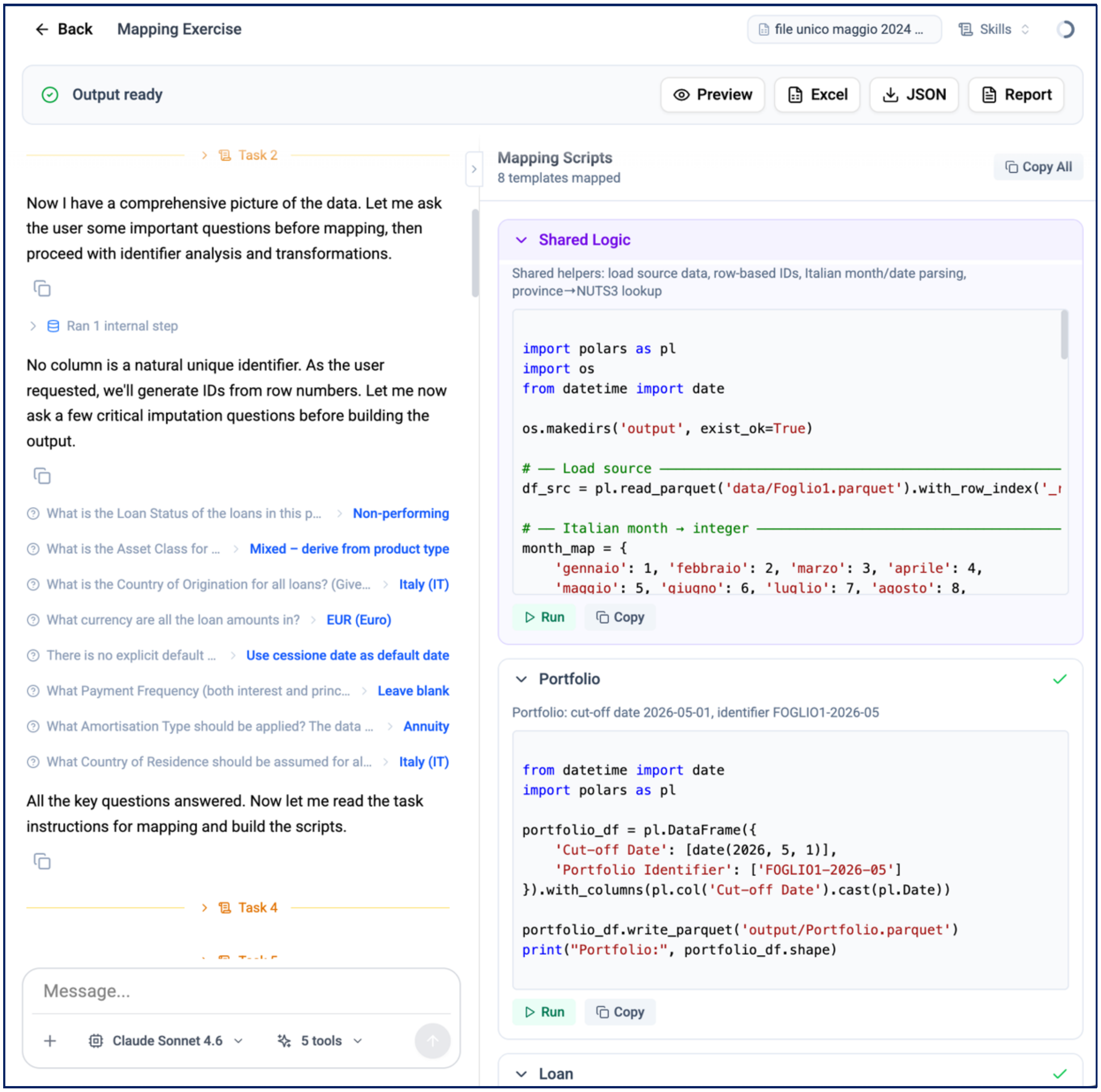
A recent run on a non-performing loan tape illustrates the process. The agent received a data tape of mixed consumer and SME financing and leasing contracts, with every column name and value in Italian and no natural identifiers. It then:

- **Profiled the source data** and loaded the relevant mapping recipes and domain rules — an Italian-vocabulary rule for month-name and province parsing, and a guarantees rule for the security structure.
- **Asked the analyst the questions that matter** before mapping anything: What is the loan status of this portfolio? What asset class — and where products are mixed, how should it be derived? Which derived fields should be added, for instance, a deficiency flag if the borrower is deceased or the loan document is missing. Which field should serve as the date-of-default proxy when no explicit default date exists? These imputation decisions are surfaced to the user and recorded, not silently assumed.
- **Mapped the tape into a normalised set of linked tables** — Portfolio, Loan, Counterparty, Collateral and Historical Collections, the loan-to-borrower and collateral and guarantee link tables, and an additional-field registry that captures source-specific columns (e.g. seller bespoke product types, business units or bidding clusters) without losing them.
- **Ran the full validation suite** — run 100s of deterministic checks on the first pass, every one passing with zero failures — covering referential integrity, balance reconciliation and schema constraints. This is the core of the mapping agent, a validation tool that verifies every field at the point of creation and that the agent can call iteratively at every step.
- **Exported the result** as Excel, XML, JSON and a human-readable mapping report, each artefact accompanied by mapping notes documenting every transformation. Surface every line of data processing code generated by the agent.

When the analyst then requested changes the agent applied all of them systematically and re-ran the checks, finishing with all validation checks passing with zero failures. This is the point: the mapping is iterative and analyst-driven, and every revision is re-validated rather than taken on faith.

For a securitisation disclosure workflow, the same process can be applied to the regulatory target templates. Source fields are mapped into the required disclosure fields, transformations are documented, missing or unavailable data is flagged, and the analyst can iterate until the output is ready for downstream review, XML conversion, repository submission or investor delivery.

This division of labour — AI agents handle extraction, triage and orchestration while deterministic engines perform the calculations, validations and reconciliations — is the **AI-on-rails** architecture we believe is the only defensible way to deploy agentic workflows in regulated credit workflows (Accuria 2026d). It is what makes the output auditable: every mapped dataset carries a complete audit trail, and you retain full control over which files the agent can access (Accuria 2026e).



Why it matters now

Investor opportunities in new securitisations, private credit and distressed debt are data-rich but control-poor. The information arrives early and messy — servicer tapes, performance files, loan agreements, covenants, collateral schedules — but the business case for full ingestion is weakest at the exact moment the data is most useful: the non-binding-offer stage, before you know whether you will even win the deal (Accuria 2026d). The Mapping Agent is designed precisely for that moment, turning a heavy fixed onboarding cost into a light, transaction-linked one, and capturing every tape you touch into a managed knowledge base rather than letting it evaporate when a bid is lost.

It also lands against a tightening regulatory backdrop. Under DORA, third-party operational resilience is now a board-level concern, and the EU AI Act's explainability requirements for high-risk financial systems take effect in August 2026. A mapping process built on source traceability, immutable logs, deterministic validation and human approval is not a nice-to-have; it is what lets internal committees, auditors and regulators distinguish robust data engineering from spreadsheet craftsmanship.

Five ways credit teams will use it

1. Screening and pricing a portfolio sale (primary-market whole-loan purchase)

A specialist credit investor receives a loan data tape for an NPL portfolio offered for sale. At the initial screening and non-binding-offer (NBO) phase, the investor is understandably reluctant to involve the IT department in a full onboarding into the in-house data warehouse. They may not yet be sure they will submit a binding offer, and they certainly cannot know whether they will prevail in a competitive auction. The tape itself is preliminary and incomplete — some information only emerges later through due diligence, and sensitive personal data is typically shared only with the winning bidder. Yet the investor still wants a fast, accurate stratification, segmentation and valuation, and wants to retain the historical performance data to sharpen the pricing of similar portfolios in future.

The investor can map the new data to use the **Accuria platform** as a managed environment for analytics and valuation or to its **own analytics schema**. Either way, the investor gets structured, validated data at the NBO stage without committing heavy internal resources — and, because buyers typically win fewer than one in five opportunities, the systematic capture of every tape they screen materially expands their long-term data advantage (Accuria 2026d). The censoring-aware recovery-curve and Bayesian-credibility methods that turn this captured data into a defensible valuation are set out in our companion work on consumer-NPL pricing with external reference data (Accuria 2026a).

2. Onboarding and data migration of newly acquired loan portfolios

Onboarding complex loan data tapes after acquisition tends to be a time consuming task. A technical expert with detailed knowledge of the data schema of the loan booking system is required to perform the upload task. We have been involved in data migration processes that took several weeks to complete involving more than a dozen employees and external consultants. Matching interest rate indices, detailed amortisation plans, or KYC data can be challenging. Data Warehouses vary in complexity and a loan source system for performing and non-performing loans can have thousands of data fields. To map to the investor's data schema, the Mapping Agent needs to be adjusted or trained. Where the target schema is well documented, the upskilling of the agent is fast with most of the set up time spent on defining detailed data validation rules. Once the Mapping Agent has been skilled and given access to the validation tool, the time to onboard newly acquired portfolios reduces from days or weeks to minutes or hours.

3. Investing in a mezzanine tranche of a warehouse or SRT structure (secondary-market structured-note investment)

A specialist credit investor is considering a mezzanine note in an existing private receivables warehouse financing or a significant-risk-transfer transaction. They receive a series of loan data tapes, servicer and payment reports, and the financing documents that set out the priority-of-payments waterfall, the borrowing-base calculation, and the structure's performance tests and triggers. To price the note, the investor must do two things: analyse the underlying asset portfolio to project future cash flows — including defaults, prepayments and losses — and build a liability-side cash-flow model that projects the cash flows on the specific mezzanine note under consideration.

The Mapping Agent supports both halves of this problem with two complementary mappings:

- **The asset side:** map the underlying loan tapes — to the Accuria platform or to the investor's own schema — producing the clean, normalised portfolio data needed to model collections, defaults and losses.
- **The liability side:** map the structural information from the financing documents — the waterfall, borrowing-base rules, eligibility criteria, performance tests and triggers — into Accuria's structured-finance configuration template, or into the investor's equivalent template.

With both the asset portfolio and the structural mechanics rendered machine-readable and reconciled, the investor can connect the underlying-asset cash-flow projection to the liability waterfall and value the mezzanine tranche directly — rather than reconstructing a bespoke spreadsheet model from a stack of PDFs and hoping the borrowing-base logic was transcribed correctly.

4. Creating ESMA and FCA securitisation disclosures (originator or reporting agent desk)

An originator, sponsor, arranger or servicer preparing a securitisation needs to convert raw pool data into the applicable disclosure template. The source data may come from an origination platform, servicing system, loan tape, collateral file or warehouse report. The reporting team must identify the correct template, map available fields, derive missing fields where defensible, flag unavailable fields, apply validation checks and produce a disclosure-ready dataset including compliant XML disclosures.

5. Assessing a corporate restructuring refinancing proposal (bank workout desk)

A manager in a bank's workout department needs to assess a refinancing proposal for a large corporate restructuring. They hold the borrower's financial statements, the financing documents, cash-flow forecasts under several scenarios and a range of supporting material — almost all of it unstructured. To judge the risk and affordability of the proposed financing, the specialist needs that information inside a structured financial model.

The Mapping Agent maps the unstructured inputs into Accuria's corporate-restructuring template. That template, in turn, feeds the Accuria Restructuring Agent, which builds a financial model with scenario analysis — turnaround, base and liquidation cases — that the workout specialist can then review, challenge and amend. As with the other use cases, the alternative is open: the bank can supply its own data template and have the Mapping Agent transform the inputs into the bank's proprietary format instead.

This closes the loop between document ingestion and decision-grade analysis. The scenario-based, probabilistic DCF methodology, the sustainable-debt-capacity logic and the algorithmic refinancing-plan design that sit behind the Restructuring Agent are described in detail in our paper on the valuation and restructuring of going-concern companies in distress (Accuria 2025a). The broader case for capturing covenant, financial-statement and document data into a controlled, reconciled financial model — including the diligence-alpha economics of doing so faster than competitors — is set out in our work on agentic due diligence (Accuria 2026b).

Built to be trusted, not just fast

The Mapping Agent inherits the Accuria platform's control architecture. Every extracted field links back to its source. Every transformation is logged. Every mapping decision is documented. Deterministic validation checks must pass before output is released. Low-confidence fields and unresolved exceptions are surfaced for human review rather than hidden in the model.

For securitisation disclosure teams, this matters as much as speed. A regulatory reporting process must be repeatable, reviewable and explainable. It must show what was reported, why it was reported that way, and how the reported data reconciles to the underlying source files.

The agent learns your conventions, too. Teams can teach it their own mapping rules, validation rules, naming conventions and recurring transformations as reusable skills. A mapping pattern demonstrated once can become a repeatable process for future issuances, warehouses, SRT transactions or investor-reporting cycles (Accuria 2026c, 2026d).

Try it on your own tape

The Mapping Agent is now available on the Accuria platform, alongside the AI Data Agent that turns the mapped data into investment-ready stratifications, valuations and committee-ready charts (Accuria 2026c). If you are sitting on a tape you would rather not hand to your IT department, bring it to us and watch it become structured, validated, queryable data in minutes.

If you are preparing ESMA or FCA securitisation disclosures, onboarding a new warehouse, reviewing an SRT transaction, or still maintaining regulatory reporting mappings in spreadsheets, bring us one of your tapes. We will show you how quickly it can become structured, validated, auditable and disclosure-ready data.

References

All papers are available at **accuria.com/insights**.

- **Accuria 2026a.** *Valuing Non-Performing Consumer Claims with External Reference Data and Curves.* accuria.com/valuing-non-performing-consumer-claims-with-external-reference-data-and-curves/

- **Accuria 2026b.** *NPL Diligence Alpha: Capture Economic Value with Agentic Due Diligence.* accuria.com/insights
- **Accuria 2026c.** *Analyse Your Credit Portfolio with the Accuria AI Data Agent.* accuria.com/insights
- **Accuria 2026d.** *Credit Intelligence and Valuation in the Agentic-AI Era.* accuria.com/insights
- **Accuria 2026e.** *Banca Finint Leverages AI: Strategic Partnership with Accuria to Transform Covenant Monitoring.* accuria.com/banca-finint-leverages-ai-strategic-partnership-with-accuria-to-transform-covenant-monitoring/
- **Accuria 2025a.** *Debt Restructuring of Valuation of Going Concern Companies in Distress: Impact of Agentic AI.* accuria.com/debt-restructuring-of-valuation-of-going-concern-companies-in-distress-impact-of-agentic-ai/
