

Howcategorisation can underpin every KPI

Affordability

Use case 1

It can enrich the insight to know what is income or expenditure even from small deposits especially helpful for the self-employed.



Use case 2

Where credit bureau data is 'thin', for example new to credit, new to country, categorised transactional data can enhance the decisioning process.

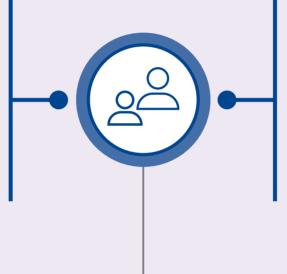
Use case 3

In the case of a customer needing to send more information, categorisation can automate the underwriting/referral process.

Enhancing customer growth

Use case 1

By understanding behaviours in a person's data you can hyper-personalise products and services through the signals the engine provides from understanding the data, helping you cross-sell, upsell and retain.



Use case 2

By connecting additional data sources, the platform can be used to connect and integrate it, giving a much broader and specific view of the most suitable products for the customer.

Underwriting

Use case 1 Manual underwriting

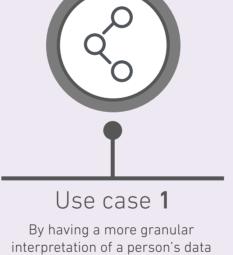
is time consuming and 40% is achieved through subjective decision making. With categorisation, you can automatically see the net disposable income to inform risk, reducing underwriting time to just a few minutes.



Identify short term risks vs. long term. By

Use case 2

understanding the data, you can understand discrepancies better, such as gaps in income due to changing jobs, going on holiday, short-term sick leave and so on.



there are more opportunities for cross-sector partnerships, such as offering incentives for switching retailers through cash back, and broadening propositions to connect things like insurance.

In the big data economy, it can enable you to:

The benefits of categorisation far surpass that of a single task.



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