



*The real time credit reference agency*

## Company & Product Overview



AperiData is authorised by the Financial Conduct Authority ("FCA") for AISP and Consumer Credit services.

# About Us

AperiData is an FCA authorised Credit Reference Agency and Open Banking provider that uses financial data to measure creditworthiness and product eligibility.

Through connections to the UKs largest banks, we harness the power of Open Banking to make financial assessments better and fairer for consumers, and financial institutions alike. We are revolutionising credit scoring and lending processes that power instant, responsible, and ethical credit decisions.

What sets us apart is our decades of global experience in the world of credit risk management and data analytics, providing us with an in-depth understanding of client needs, as well as an unparalleled insight into the best services that can be derived from the Open Banking initiative.

This experience is embedded in not only our technology solutions but also in our proprietary delivery methodology, which enables us to efficiently implement the right solution for every client.

# Our Products

Our AI powered products provide you with rich Open Banking insights to build a complete, real time picture of your customers financial position, which empowers you to make more informed decisions.



AI Powered Platform



Credit Referencing



Data API



Transaction Categorisation



Credit Console®



Affordability



Consent Management



KYC & Verification

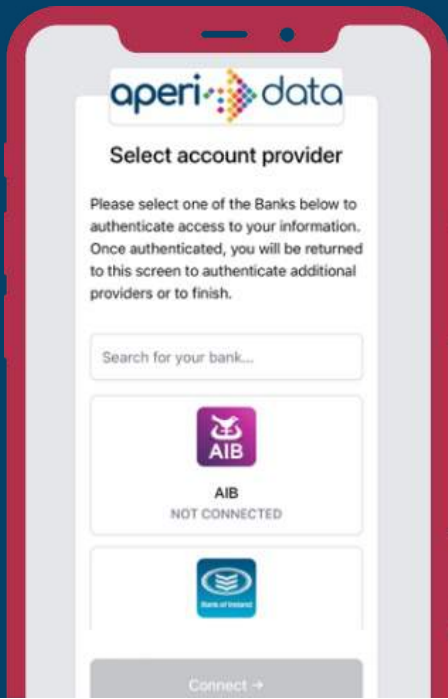


SaferBet™

# Consent Management

Access your customers banking data in real time

Safely access accurate and reliable banking transaction data to enhance your customers experience and outcomes.



One-stop consent management solution



Safe & secure



Brandable consent journey



Consent dashboard

# Categorisation

Convert banking transaction data into rich and valuable insights.

Our proprietary AI powered categorisation engine accurately identifies the category, merchant and location of individual bank transactions.



Real time data analytics & scoring



Transaction category



Transaction location



Merchant identification

# Affordability

A complete, accurate snapshot of your customers financial position in real time.

Our affordability engine uses income and expenditure categorisation to accurately calculate customer affordability.



Customer level view



Income & expenditure insights



Identify assets & liabilities



Affordability trends & predictions

# Credit Console®

The Credit Console® provides you with a high impact, high resolution view of our rich data insights, allowing users to quickly assess your customers financial profile.



Credit reports



Risk flags & indicators



Digital statement view



Consent management



## Risk Factors

> 25 direct debits, Total of £4,097.56

⚠ Balance is decreasing, expenditure is greater than income.

✅ Low (0%) approved overdraft utilisation, using £0 of £750.00.

✅ £1,736.90 total balance across current and savings accounts.

# SaferBet™

Protect your customers from unaffordable losses

An intelligent solution to help prevent consumer harm in the gaming and gambling sector. Saferbet™ provides you with a real time view of a customer's income, affordability and gambling spend history.



Identify gambling behaviours



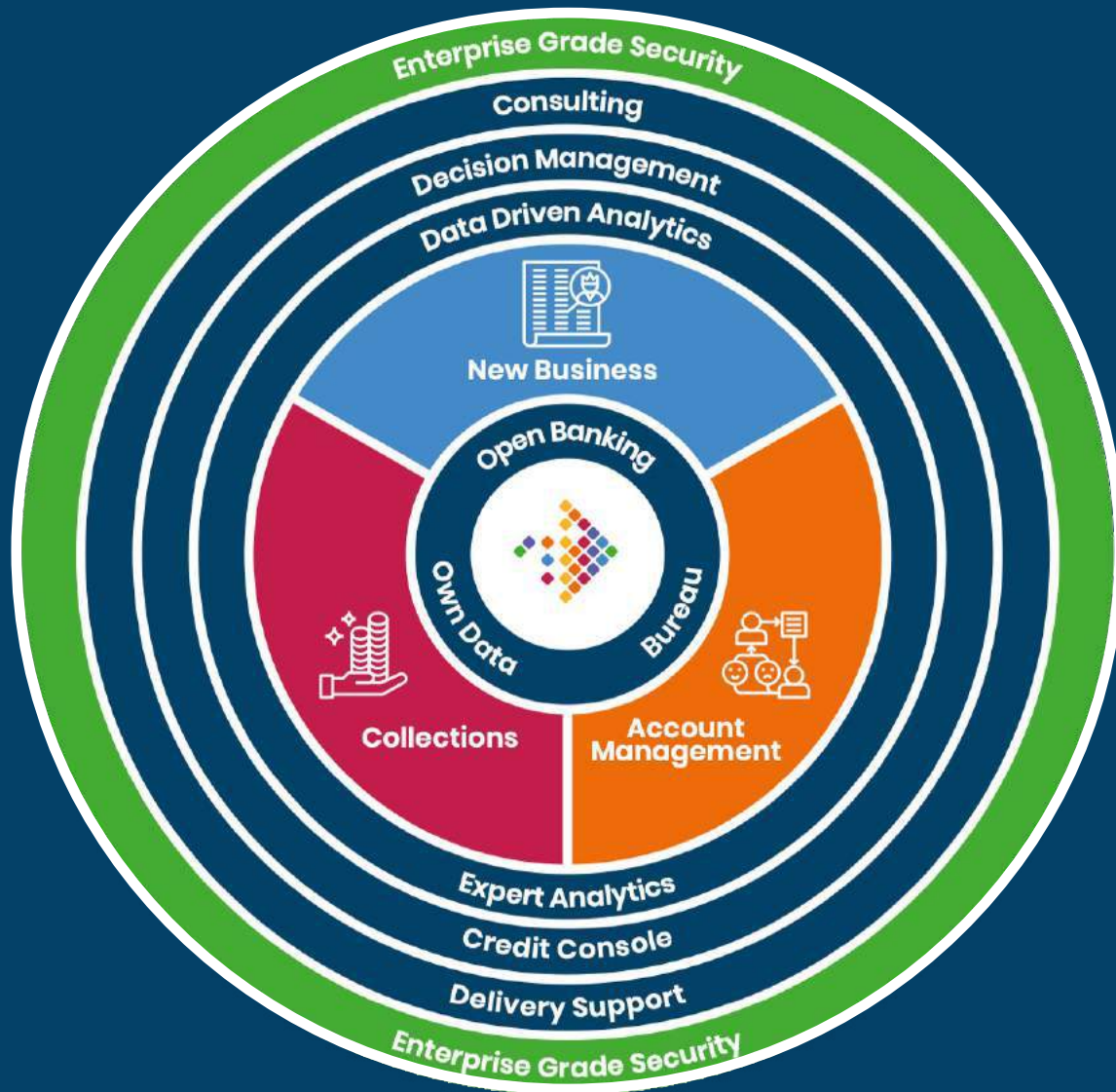
Real time affordability



Income calculation



# Platform Product Overview



- Our solutions can be applied throughout the customer lifecycle.
- Our APIs can be seamlessly integrated into your existing customer journey.
- Faster, better decisions by incorporating our Open Banking insights.
- Improved credit risk and fraud management.
- Streamline underwriting.
- Consumers can authenticate in real time or at their convenience

# Benefits

- ✓ Improved accuracy, speed and consistency of customer financial assessments
- ✓ Improved credit risk and fraud management
- ✓ Increased decision automation
- ✓ Improved cross sell and prospecting opportunities
- ✓ Powerful insights that drive better customer treatments
- ✓ Easy adoption and integration across the customer lifecycle
- ✓ Identify potential financial vulnerable customers
- ✓ Process efficiency and reduced operational overheads
- ✓ Real time snapshot of a customer's financial position
- ✓ Cost reduction

# Vision & Core Values

AperiData's ethos comprises several core values, which are embedded throughout the firm and drives the attitude of all associated with AperiData.

Our mission is to empower businesses with pioneering solutions that harness the power of Open Banking to drive more informed decisions and promote financial inclusion.

- ✓ **Security and Compliance.** Our top priority is the security of our clients and their customers' data. Therefore, AperiData implements the highest technological standards.
- ✓ **Promoting Financial inclusion and tackling Vulnerability.** Through the use of data and analytics we can enable and encourage better financial behaviours and reach underserved segments.
- ✓ **Simplicity and Clarity.** We believe that FinTech does not have to be complicated for clients or for those who want to innovate.
- ✓ **Client-centered and Straightforward.** Our products and services are straightforward and transparent, easy to understand and tailored to the clients' needs with no hidden fees.



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[www.aperidata.com](http://www.aperidata.com)