moneyhub

Say hello to Moneyhub's Open Finance Decisioning. Transforming 1D data into 3D insight

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Confidently lend more to more people, with next-generation Affordability, Vulnerability and Suitability tools, driven by real-time customer financial insights.

LENDERS

Real-time insights
to support your lending decisions

Understand the full picture of your customers' finances for better informed approval decisions and improved consumer outcomes.

Data serves as a window into consumer and business behaviour and activity, making it a rich resource for underwriting and decision making.

Moneyhub's Decisioning tools allow you to view a customer's entire financial world, allowing you to confidently lend more to more people, reducing default rates and opening new markets for your business.

Build a relationship beyond loan approval and repayment. Perform financial MOTs, provide AI-informed suggestions to support repayments, and recommend new products when it's right for a customer's financial situation - ultimately cultivating trust and supporting your customers' financial wellbeing.

All products support Consumer Duty compliance

Affordability

Up-front Affordability checks with real-time income and spending transaction insight, alongside your own risk metrics, to help your business make faster, automated lending decisions.

Suitability

Rich data insights, allowing you to automatically check for on-going Suitability and recommend new products at the right time for your customers - encouraging lifetime customer engagement that goes well beyond initial product approval.

Vulnerability

With greater customer engagement, detect when an applicant's financial situation changes, and provide support, repayment and product options to prevent harm.

See how Moneyhub Decisioning can help your business. Enhanced decisions. Improved customer experiences. Better outcomes for you and your customers.

Sharper decisioning.
AI powered categorisation with **market-leading 99.48%*** **accuracy** on detection of high risk transactions.

*Stat based on detection accuracy of gambling transactions

Market-leading categorisation income detection
Moneyhub categorises all aspects of income from gig economy, salary, self employed and regular income transactions vs other incoming amounts (such as retail returns).

Granular, detailed income and expenditure
Accurate, granular categorisation allowing you to swiftly split out income and expenditures in accordance with FCA CONC/MCOB.

High-risk transaction identification
Such as gambling, overdraft usage, missed direct debits and recent or payday loans.

Moneyhub underwriting portal
An online portal for underwriting teams to manually review connected accounts.

API or Widget integration
Build automated Affordability into your application process.

Multi-account connections

Ensure applicants connect all their accounts within one streamlined application journey, providing a complete picture of their finances.

Joint applications

Simplify and automate the joint application process.

Customised applicant journey

Minimise friction and improve customer experience by customising the applicant's journey.

Multiple data sources

Moneyhub connects to multiple additional data sources alongside Open Finance (such as Zoopla, Auto Trader, CRAs).

Create your own anonymised data lake

Allowing you to better understand your customers' behaviours to support future product design.

Consumer Duty compliance

Moneyhub's technology platform and data science modelling combines data and AI for one-time decisions - or an ongoing relationship with applicants and customers. Whether you want to start slowly by automating outdated paper trails such as requesting payslips and bank statements, or truly transform your end-to-end customer journey, we can help you understand your customers' financial behaviours and build an always-on messaging framework to encourage better financial behaviour, greater product uptake, and heightened Vulnerability detection to help you prevent harm.

Benefits to **you**

- ✓ **Streamline your decisions** with less friction and less customer drop-off.

- ✓ **Reduced default rates**, as applicants who have been taken through an Open Banking journey go on to perform better, as lending matches their ability to repay. As a result, Moneyhub clients are seeing up to **50% less customers*** falling into bad debt.

- ✓ **Open new markets** by lending to thin file clients and 'invisibles' not recognised by CRAs, and confidently lend up to 30% more customers*.

- ✓ **Replace time-greedy manual processes** with fast, efficient automated lending decisions, based on real-time customer financial spending and behavioural data.

- ✓ **Remove outdated bias and buffers, enabling you to redesign** your **risk metrics** to make better decisions using an applicant's real-time Open Finance data.

- ✓ **Stop requesting paper proof of income** and bank statements and start automating the process.

- ✓ **Reduce OPEX costs** by automating your financial decisioning.

- ✓ **Benefit from natural drop out** to reduce time wasted on fraud and high-risk applicants, as they can't 'fudge' their application.

*Source: Based on Moneyhub's client base

Benefits to your **customers**

- ✓ **Personalised user journey** and improved wait-times on decisions.

- ✓ **Reduced financial exclusion** and fairer decisioning.

- ✓ **Transparent data**, making it easier for consumers to understand the decisions you make.

- ✓ **Reduced time-consuming manual activity**, such as sending the last three months of payslips or bank statements.

- ✓ **Improved financial wellbeing**, as applicants are only offered products they can truly afford to repay.

Get in touch today

To find out more about how Moneyhub's Decisioning tools can help your business confidently lend to more people and support an ongoing lending relationship, get in touch with our Decisioning experts today.

Email: decisioningsales@moneyhub.com