I am pleased to share with you the 2019 Credit & Collections Technology Awards review and the inaugural Credit & Collections Technology Power List.

The Awards were launched in 2017 to recognise individuals and companies that have demonstrated and put best customer outcome at the heart of future technological innovation in credit and collections.

The 2019 Awards scheme saw a further increase in the number of entry downloads, which reflected in a 20% rise in the number of companies entering. The range of companies and individuals who entered this year was again vast, across both consumer and business services in lending and collections.

The aim of this Awards review is to provide you with the background to the decisions made by the Judges in assessing this year’s winners. The Awards scheme prides itself on its transparent approach and therefore we are pleased to provide this review outlining the reasons for the 2019 results.

The Awards results provide some great statistics which define the transparency of these Awards. Individual unique reports on each company’s Awards entry performance can provide details on where each company was placed along with judging comments.

As a result of the past three year’s awards statistics, we are now able to produce Credit Connect’s first ever company power list. The Power list is based upon award entry short listings and wins whereby points have been allocated. The resulting points are collated and a league table is created. From the points total we have created a Top 20 ‘premier’ credit and collections technology innovation company power list. The Power list review section provides more background to the top 20 companies who have qualified for the first ever list.

I hope you enjoy the awards review and power list guide and that it might inspire your company to consider the vital role that credit and collections technological innovation could play in your business approach.

In addition, we hope that your company may aspire to enter the 2020 Awards and see if you can break into the top 20 company power list next year.

**COLIN WHITE**
FOUNDING DIRECTOR, CREDIT CONNECT MEDIA
Archetype
Award-winning, patent-pending AI powered predictive modelling software.

✓ Archetype creates fully explainable, fully controllable models
✓ Unlocking the black box problem
✓ Fully control how each variable behaves just like a traditional scorecard – but with the superior predictive power of neural networks
✓ Full control over the modelling process, and deep insight into the outputs
✓ Stable models which degrade more slowly than existing scorecards
✓ Archetype is already available to help you get up and running with your first AI project.

Application Risk Model
15% reduction in bad debt

Behavioural Risk Model
6% improvement in predictive power over existing model

Marketing Attrition Model
18% improvement over existing model

Buy To Let Application Model
19% improvement

Application Fraud Model
10% improvement over traditional techniques

Here’s a sample of lenders already benefiting from Archetype...

Virgin money
Newcastle Building Society
Nationwide

JAYWING
Free demo | Proof of concept
Email: risk@jaywing.com or call: 0333 370 6600
WINNERS

CREDITOR & LENDER CATEGORY
Anti-Fraud Solution

WINNER
GBG

GBG

FINALISTS
• BONAFiDEE
• Bottomline Technologies
• Graydon

OVERVIEW
In this category the Judges were looking for a company to provide an overview of an innovative and effective method of preventing cybercrime. An effective solution which would protect lenders and customers from fraud.

Anti-Fraud Solution

Chris Cresswell, Carol Hamilton and Max Excell of GBG collected the Award presented by Lee D’Arcy Commercial Director at Cifas. Also in photo Shaun Williamson the Awards host compere.

This is a special win for GBG as they win this category for the third consecutive year. To honour this achievement they become one of the first winners of the Credit & Collections Technology Award’s star for their consistent innovation in this sector.

GBG’s innovation is highly adaptable and is a proven fraud solution. The solution is multi layered and a flexible system which demonstrates impressive results in detecting fraud. The company has the ability to draw on multiple sources by pulling useful data that otherwise wouldn’t have accessed. GBG has won this award for the third consecutive year, despite close competition this year.

WHAT THE JUDGES SAID

About Cifas
Cifas is a not-for-profit organisation working to reduce and prevent fraud and financial crime in the UK.
WINNERS

CREDITOR & LENDER CATEGORY

Credit Reference & Information Solution

WINNER

TotallyMoney

FINALISTS

• CoCredo
• Credit Assist
• LendingMetrics

OVERVIEW

Judges were looking for a credit reference and information technology solution which has improved credit and lending decision-making, whilst enhancing customer experience.

WHAT THE JUDGES SAID

TotallyMoney has created a smart credit report providing customers with what they want. This is an excellent initiative that educates consumers about their credit score and what can be done to improve it. This is a credit scoring solution that focuses on the needs of borrowers.

TotallyMoney were the clear winner in this category with over half of the Judging panel voting this company as number one. TotallyMoney won this award for the second consecutive year.

The TotallyMoney team collected the Award presented by Lee D’Arcy Commercial Director at Cifas. Also in photo Shaun Williamson the Awards host compere.
WINNERS

CREDITOR & LENDER CATEGORY
Credit Risk Solution

WINNER
LendingMetrics

FINALISTS
• Credit Kudos
• GDS Link
• Graydon
• PurplePatch
• Zoot

OVERVIEW
In this category Judges were looking for a demonstration of advancement in measuring, defining and predicting risks. A risk solution that has delivered real value and improvements to the organisations using it.

Credit Risk Solution

Paul Brown and Hamish MacCormick at LendingMetrics collected the Award presented by James Squires Business Development Director of Credit Resource Solutions (CRS). Also in photo Shaun Williamson the Awards host compere.

This is a special win for LendingMetrics as they win this category for the third consecutive year. To honour this achievement they become one of the first winners of the Credit & Collections Technology Award’s star for their consistent innovation in this sector.

The Judges said that LendingMetrics has demonstrated an outstanding solution which is an affordable and powerful tool. The solution offers great algorithms to instantly sort data. LendingMetrics open banking insights into automated decisioning is an exciting product development for niche lenders.

The winner stood out from the competition with over a third of the Judges votes. LendingMetrics win this award for the third consecutive year, despite close competition this year.
WINNERS

CREDITOR & LENDER CATEGORY
Finance Lending Solution

WINNER
MotoNovo Finance

WINNER
MotoNovo Finance

FINALSISTS
- Credit Kudos
- Dealtrak and Motorpoint
- Divido
- ieDigital and Santander Consumer Finance
- bePayd powered by Proactis and CreateFuture Studios
- Prodigy Finance
- Setago
- Welcom Digital and Quanta Law

OVERVIEW
In this category the judges were looking for a demonstration of a new or significantly improved service that has enhanced lending solutions benefitting creditors and borrowers.

WHAT THE JUDGES SAID

This year’s winner has created a new way to use finance in a compliant way. This is an innovation that is disrupting the finance market in favour of consumers creating an excellent user experience. The winner has acknowledged the need to provide better transparency for the end consumer, and uses new technology to enable this. This category was a very close call between three companies.
WINNERS

CREDIT & COLLECTIONS CATEGORY
Affordability Assessment solution

WINNER
TransUnion & Let Alliance

FINALISTS
• Castlight Financial
• Debtsense
• LendingMetrics
• The IDCo.
• Redline Application Services
• TransUnion and Severn Trent Water
• Tully

OVERVIEW
Judges were looking for an affordability solution which can help improve credit or collections decision making.

Affordability Assessment Solution

The judges commented that there were some interesting solutions in this category which brought together different data sources. TransUnion’s winning product provided a good application of data, producing a very good initiative. The solution significantly improves the customer experience, without compromising on accuracy. The solution uses open banking to improve tenant referencing. This was a very close contest between five of the finalists.

“WHAT THE JUDGES SAID”

TRANSUNION & LET ALLIANCE  7.90
DebtSense  7.79
LendingMetrics  7.79
The IDCo.  7.50
Redline Application Services  7.46
TransUnion and Severn Trent Water  6.68
Tully  6.63
TransUnion’s team collected the Award presented by Steve Williams, Director, Investment Banking at KBW. Also in photo: Shaun Williamson, the Awards host compere.
WINNER
MaxContact

FINALISTS
- CCS
- Gala Technology
- Hostcomm
- Opos
- Ultracomms and Credit Style
- Webio

OVERVIEW
The winner here needed to provide a demonstration of an improvement in collections processes and strategy for contact centres.

WHAT THE JUDGES SAID
The judges said that this category entrants showcased a strong mix of important contact centre developments. MaxContact's solution showed an excellent use of technology to rationalise and improve call centre quality of service. The winner has produced a good use of technology to align skills with appropriate customers to maximise efficiency for clients' operations.

This was another close category with only a couple of marks separating first and second.
WINNERS

CREDIT & COLLECTIONS CATEGORY
Compliance & Regulatory Technology Solution

WINNER
SmartSearch

FINALISTS
• Alyne
• BCH Digital
• DealTrak
• Equiniti Credit Services
• MaxContact
• TriLine GRC and 1st Stop Group
• Worksmart

OVERVIEW
In this category Judges were looking for a demonstration of a technology solution which can be applied to regulatory compliance and governance guidelines.

Compliance & Regulatory Technology Solution

<table>
<thead>
<tr>
<th>Compliance &amp; Regulatory Technology Solution</th>
<th>AVERAGE RATING</th>
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<tbody>
<tr>
<td>SMARTSEARCH</td>
<td>7.95</td>
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<td></td>
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<td>6.70</td>
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</tbody>
</table>

James Dobson Marketing Director and the SmartSearch team collected the Award presented by Steve Williams Director, Investment Banking at KBW. Also in photo Shaun Williamson the Awards host compere.

The Judges said that Smartsearch’s solution has a proven record of success of improving the verification process. The company provides good data and the systems provides a clever application into niche markets.

SmartSearch won this award for the second consecutive year and edged the win despite strong competition.
CREDIT & COLLECTIONS CATEGORY
Customer Engagement Solution

WINNER
CCS

FINALISTS
• Anchor Computer Systems
• BONAFiDEE
• FinTrace
• Hostcomm
• ieDigital
• RADR
• Webio

OVERVIEW
The winner here needed to provide a demonstration on how customer experience and outcome could be improved with technology.

Customer Engagement Solution

<table>
<thead>
<tr>
<th></th>
<th>AVERAGE RATING</th>
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<tbody>
<tr>
<td>CCS</td>
<td>8.34</td>
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<tr>
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<td>8.31</td>
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<tr>
<td>FinTrace</td>
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<tr>
<td>Hostcomm</td>
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<tr>
<td>ieDigital</td>
<td>7.47</td>
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<tr>
<td>RADR</td>
<td>6.88</td>
</tr>
<tr>
<td>Webio</td>
<td>5.81</td>
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</table>

Paul Nield and Darren Swailes of CCS collected the award presented by Victoria Drummond Operations Manager for Places for People. Also in photo Shaun Williamson the Awards host compere.

The Judges said CCS innovation offers scalability and has proven benefits. The system has a nice assimilation of different customer touch points. The solution is widely used and has an efficient secure SMS portal for improving the customer journey. The solution offers clear engagement benefits. The winning company’s solution offers flexible contracts and huge cost savings for clients. This was an extremely close category with two clients standing out.
WINNER
Restons Solicitors

FINALISTS
• HubSolv
• Innovation Software
• Paylink Solutions and Walker Morris

OVERVIEW
In this Award category judges were looking for a demonstration of data analytics tools that can help improve credit or collections management strategy.

WHAT THE JUDGES SAID

The Judges said that Restons Solicitors has created a smart suite of analytics to enable clear data which provides tangible benefits to the industry. The company's analytics solutions is used to help predict likely collections and also optimises costs. The solution produces impressive results.

This was a close contest between two of the companies. However, Restons Solicitors won with over a third of the judge’s votes.
WINNERS

CREDIT & COLLECTIONS CATEGORY
Legal Software Solution

WINNER
Restons Solicitors

FINALISTS
- Ascent Performance Group
- Hubsolv
- Innovation Software
- SmartSearch

OVERVIEW
In this Award category judges were looking for a product which could help with the legal collections process.

Legal Software Solution

Restons Solicitors
8.58
Ascent Performance Group
8.13
Hubsolv
7.83
Innovation Software
7.79
SmartSearch

The Judges noted that it highly encouraging to see that legal firms have shown innovation by using open banking and digital technology. Restons Solicitors provided clear evidence that it is truly harnessing the power of automation and its legal process puts it above its competitors producing impressive results.

Restons Solicitors won with over a third of the judge’s votes.
WINNERS

CREDIT & COLLECTIONS CATEGORY
Payment Solution

WINNER
Modulr

FINALISTS
- Acquired
- Eckoh
- Esendex and Link Financial
- Gala Technology
- Paythru
- PCI Pal
- Ultracomms and Credit Style

OVERVIEW
In this Award category judges were looking for a successful initiative to facilitate payments using a system that provided benefits to both users and service providers.

PAYMENT SOLUTION

Myles Stephenson and the Modulr team collected the award presented by Victoria Drummond Operations Manager for Places for People. Also in photo Shaun Williamson the Awards host compere.

Modulr stood out with their innovation in mobile payment technology as a modern payment service platform, which offers ease of access. Modulr offers an excellent solution for SMEs, The winner produced an excellent innovative platform, the solution will no doubt improve payment processing times drastically. The solution offers a real time payment as a service, in a well formed API nutshell. Modulr emerged as a clear winner in this category.
CREDIT & COLLECTIONS CATEGORY
Vulnerable Customer Identification & Screening Solution

WINNER
IE Hub

FINALISTS
• Debtsense
• Katabat
• Vulnerability Registration Service

OVERVIEW
In this category the judges wanted to see an explanation of a technology strategy which has helped to predict and identify vulnerable customers.

IE Hub has produced a customer focused solution which is a useful tool for customers to share their data. The solution offers good automation. IE Hub is a commendable solution utilising the developments of OpenBanking. This is a solution that makes consumers central to the automated decisioning process.

This was an extremely close contest between two of the finalists.
WINNERS

APPLIED TECHNOLOGY CATEGORY
Artificial Intelligence in Credit & Collections

WINNER
Jaywing

FINALISTS
- Credit Resource Solutions (CRS)
- FIS
- HighRadius
- Rimilia and Loomis

OVERVIEW
Judges were looking for innovation solution which has implemented artificial intelligence (AI) technology to enhance best customer outcome and show measurable results.

Artificial Intelligence in Credit & Collections

WHAT THE JUDGES SAID

All of the finalists in this category showcased high quality innovation with a smart mix of AI products improving businesses and processes. Jaywing has produced a sophisticated leap forward in technology which produces impressive results. The solution has produced positive strides to help analysts gain more accurate credit models producing a good uplift in predictive power for clients as a result. Jaywing has an exciting innovation that has huge potential with further development.

Jaywing were a clear winner.
WINNERS

APPLIED TECHNOLOGY CATEGORY
Digital Business Transformation

WINNER
Communisis Data Intelligence and BrightHouse

FINALISTS
• Esendex and Link Financial
• FindandFundMyCar
• ieDigital and Experian
• Innovation Software
• Zoot

OVERVIEW
In this category Judges were looking to recognise a partnership has created a positive technological change. The solution would be an initiative which has resulted in an enhanced product or service as a result of the change.

Credit Risk Solution

The judges said this was a tough sector to call given all the great entries. It was also remarked that it is encouraging to see so many collaborations taking place to disrupt markets for the better.

The Communisis and BrightHouse partnership stood out because it demonstrated a transformation which has clearly delivered tangible benefits. The transformation allows customer choice and convenience. The companies showcased a transformative solution which opens up a whole new distribution channel.

This was a very close call between three of the finalists.
APPLIED TECHNOLOGY CATEGORY
Machine Learning in Credit & Collections Solution

WINNER
Credit Kudos

FINALISTS
- Castlight Financial
- FIS
- Katabat
- Rimilia and Loomis
- Sidetrade
- Webio

OVERVIEW
Judges were looking for an innovation which actively uses machine learning (ML) as a means of creating an effective credit or collections solution. The solution will provide a measurable customer outcome within a system using new algorithms.

Machine Learning in Credit & Collections Solution

WHAT THE JUDGES SAID
This category produced some exciting innovations which can add real value to businesses and their customers.
Credit Kudos’s solution provides an excellent innovation, a solution which combines expertise with automated learning delivering predictability benefits with tangible client savings. This is a good example of how machine learning can broaden lending criteria.
The company demonstrates how an alternative Credit Bureau can operate with process integration possible within one day.
The winner emerged from a close call between two of the finalists.
WINNERS

INNOVATION LEADERS CATEGORY
International Technology Innovation

WINNER
IE Hub

FINALISTS
• Advantage Software Factory
• DebtCatcher
• VersaPay

OVERVIEW
Judges were looking for an innovation has made a real impact in enhancing the credit or collections process internationally.

WHAT THE JUDGES SAID

illion’s solution offers impressive results for its clients, demonstrating genuine international reach through its innovation. The innovation has been put to great use by some of the largest names in telecoms and energy sectors. The company has produced great results in reducing the number of calls to contact centres and freeing up staff time for better conversations with customers. An innovative international collections solution.

illion won over half of the Judging panel with its solution.
INNOVATION LEADERS CATEGORY
Technology Team of the Year

WINNER
CRS

a new breed
of debt collection agency.

FINALISTS
- Sidetrade
- Weblo
- Zoot

OVERVIEW
In this category judges were looking for a team that has made a difference to credit or collections technology. The award celebrates outstanding teamwork and professional contribution to the industry’s betterment. The winning team will demonstrate how they have delivered and implemented a new innovation.

The Judges said that CRS has developed an extensive set of technology tools to serve the customer. The team demonstrated that they were going beyond the requirements of the job with a gamification innovation for call centre agents. The company also developed an extensive set of tools which deliver excellent results in improving both customer and client satisfaction.

CRS won over half of the judges votes.
WINNERS

INNOVATION LEADERS CATEGORY
Technology Innovator - Person of the Year

WINNER
Susan Rann

FINALISTS
• Chris DeBoer, Gain Credit
• David Wylie, LendingMetrics
• Kristjan Novitski, Cash On Go
• Myles Stephenson, Modulr

OVERVIEW
In this category the Judges were looking for a leader who has sought to seek changes in business practices through technology, delivering implementation, innovating and crafting a fintech solution.

Technology Innovator - Person of the Year

WHAT THE JUDGES SAID
The Judges said that Susan Rann has created a genuine tech-enabled business solution that has demonstrable impacts. They also said it was positive to see aspirations for cross-sectoral digital change. Susan’s customer focused mindset is seeking to create an optimised experience in the debt advice sector.

This was a tight contest with all five worthy finalists.

Susan Rann, CEO, Paylink Solutions collected her award, presented by Managing Director, Ardent Credit Services and President of The Credit Services Association John Ricketts.
WINNER
Jaywing

FINALISTS
• BNP Paribas Asset Management
• LendingMetrics
• Nimbla
• SamePage Group
• TransUnion and Let Alliance
• Validis
• Zoot

OVERVIEW
Judges were looking for a technology innovation which offers new or significantly improved service. A solution which offers benefits to creditors and borrowers.

Innovation in Credit

<table>
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<tr>
<th>Company</th>
<th>Average Rating</th>
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<tr>
<td>JAYWING</td>
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The Judges said Jaywing stood out from the competition with its innovation by doing things differently to the rest of the market, producing great results. The Innovative use of artificial intelligence (AI) could have a significant impact on the market and benefit consumers. Jaywing’s neural network driven scoring model provides compelling measures of success.

Jaywing were a clear winner in this category.

The Jaywing team collected the award presented by Head of Compliance at Equiniti Credit Services Martin Kisby. Also in photo Shaun Williamson the Awards host compere.
WINNERS

INNOVATION LEADERS CATEGORY
Innovation in Collections and Recoveries

WINNER
Webio

FINALISTS
• Acquired
• Esendex and Link Financial
• G3 Remarketing
• ieDigital
• Lowell
• Paylink Solutions and RBS
• Phillips & Cohen Associates

OVERVIEW
Judges were looking for a technology innovation which demonstrated a new, unique and forward thinking solution.

The Judges said that Webio’s solution offers an important development in innovation. It is a scalable customer engagement solution which showcases a range of communications to reach customers. The technology provides significant benefits to customers driving better collections metrics and costs using unified communications in digital operations. A proven innovation, Webio’s solution allows customers to communicate in their preferred way, driving better collections metrics and costs. A very useful technology, in line with evolving customer communication channel preferences.

Webio were the clear winner.
CREDIT & COLLECTIONS TECHNOLOGY INNOVATION COMPANIES

POWER LIST 2019

ANNUAL GUIDE TO THE MOST INFLUENTIAL, INNOVATIONAL AND POWERFUL COMPANIES IN CREDIT & COLLECTIONS TECHNOLOGY

ENHANCED PROFILE PARTNERS

JAYWING
LENDINGMETRICS
ieDigital
Paylink Solutions
Zoot
The Company Power list is a guide to the most innovative credit and collections technological companies. The list is based upon the results* from the Credit & Collections Technology Awards reviewed by the Judges in 2017, 2018 and 2019.

Points were allocated based up winning and shortlisting for awards. Additional points are added based upon partnership wins, partnership shortlisting and Innovation star award wins. Read on to review the profiles of the Top 20 “Premier” credit and collections technology companies.

*NOTE: The list are placed in an A-Z in order within each section. Individual details for official company positions are available on request.
Credit Kudos is an FCA-authorised credit bureau and open banking account information service provider (AISP) that uses financial behaviour to measure creditworthiness.

Credit Kudos won the Data & Analytics category in 2017 and returned to win the Machine Learning in Credit & Collections title in 2019.

Divido is a global white-label consumer lending platform that connects lenders and retailers through one integration.

Divido won the Finance Lending Solution category in 2017 and 2018.

elanev® is giving your competitors a distinct advantage. Our AI is increasing their performance; we don’t charge unless it does. Our unique data and scoring gives them a greater understanding of their customers’ financial situation, reduces their conduct risk and increases their right customer contacts. All without sharing personal identifiable customer data.

Elanev highlighted their industry expertise by winning the Vulnerable Customer Identification & Screening solution in 2017 and 2018.

Esendex delivers effective communication strategies to immediately scale up debt collection, using a combination of messaging channels and automation tools.

Esendex won the 2017 Collections solution in partnership with npower and highlighted expertise in number of categories with Link Financial in 2019.

Experian unlocks the power of data to create opportunities for consumers, businesses and society.

A winner in 2017 in the Credit Reference and Information category, Experian also highlighted a partnership with ieDigital in the business transformation category this year.
ieDigital provides financial service organisations with the ability to transform their digital customer experience. Whether you’re a credit and collections company, a bank or a motor finance provider, we have digital solutions and expertise that will enable you to quickly deliver customised solutions to market.

For the collections industry in particular, we believe a digital-first approach to debt collections is a major step in treating customers fairly, and handling vulnerable customers with respect. According to research, most people prefer to conduct their financial affairs online, and a digital-first approach promises a wealth of opportunities for enabling companies to connect with their customers and build trust.

It’s about embracing change and transformation in an exciting era of customer engagement, to offer non-confrontational debt management software services, so customers can manage their own debt in a more collaborative way.

Key Personnel:
- Jerry Young, CEO.
- Phil Reynolds, Client Engagement Director

Tel: 0208 6146019
Email: marketing@iedigital.com

ieDigital have been consistent finalists, demonstrating partnerships with a number of high profile partners including Santander Consumer Finance.

We have the digital solutions and expertise to transform your debt collections business.

For more information or to book a demo, please contact marketing@iedigital.com, visit ieDigital.com or call 020 8614 6019
GBG

GBG is an identity data intelligence company providing a wide breadth of customer on-boarding and decision solutions.

A triple winner of the Anti-Fraud category. GBG won an innovational star award in 2019.

Innovation Software

Innovation Software are designers of highly effective credit management solutions for the Legal, Government, Industrial & Commercial sectors.

Also identified as CreditForce the company won the Legal software solution category in 2018 and were shortlisted in a number of categories in 2019.

Modulr

Modulr is the Payments as a Service API platform built for digital businesses that need a faster, easier and more reliable way to move money.

Modulr won the Innovation in Payments category in 2019 and demonstrated entry partnerships with Liberis in 2018.

MotoNovo

MotoNovo is one of the UK’s fastest-growing motor finance companies, helping thousands of people find and fund their dream vehicle. MotoNovo also powers Findandfundmycar.com an innovative car-buying platform.

MotoNovo Finance won the Innovation in Credit title in 2017 and also won the Finance Lending solution category in 2019.

Phillips & Cohen Associates

Phillips & Cohen Associates are specialists in deceased account management, providing compliant and compassionate recoveries to the globe’s largest creditors.

Winners of Call Centre solution in 2017 (with Callminer). Phillips & Cohen have been a consistent finalist in the Awards.
Delivering best-in-class analytics to drive profitability and achieve regulatory compliance.

Backed by a team of 70+ risk and data science specialists, Jaywing has over 20 years’ experience in credit and fraud risk analytics, data management and regulation.

Our industry-leading expertise and trusted partner way of working means we have held many long-standing (10 years +), large-scale relationships with some of the UK’s leading financial services names.

We have supported over twenty-five lenders in the UK with risk modelling and analysis including:

Lloyds Banking Group, Royal Bank of Scotland, Nationwide, Secure Trust Bank, Shawbrook Bank, Paragon Bank and Coventry, Skipton, West Bromwich, Newcastle and Nottingham Building Societies.

In addition to supplying AI risk technology, such as a multi-award winning modelling tool (Archetype), our experts offer specialist AI consultation for lenders looking to embed AI into their organisation.

What Jaywing do:
• Retail and commercial portfolios
• Worked with most of the UK’s largest banks and building societies
• Everything from small oversight projects (<1 consultant)
• Up to large scale projects (15+ consultants)

Projects include:
• IRB and capital management
• IFRS 9
• ICAAP and Stress Testing
• Regulatory compliance and governance
• Fraud
• Scoring and risk strategy
• Pricing
• Collections and recoveries

Key Personnel:
• Ben O’Brien, Managing Director,
• Nevan McBride, Risk Practice Director,
• Martin Smith, Head of Product Development

Tel: 0333 370 6600
Email: risk.jaywing.com

Jaywing won the Technology Team of the year in 2018, this was eclipsed in 2019 with wins in Innovation in Credit and Artificial Intelligence in Credit and Collections categories.
LendingMetrics is a multi-award-winning financial technology and data specialist, based in the United Kingdom and Australia. It leads the way in automated creditworthiness decision technology and is now one of the most recognised technology brands in the sector.

In 2016, following many years of R&D, the company launched ADP (Auto Decision Platform) revolutionising the opportunity for the FinTech sector (including lenders, insurers and banks) to quickly deliver increased lending volume, a better customer experience and reduced overheads using automated lending decisions. ADP utilises proprietary data solutions and is also openly connected to all major CRAs, plus many other 3rd parties including Open Banking platforms, Artificial Intelligence and Machine Learning.

ADP is a powerful decision engine builder that puts the lender in control of credit rule changes while allowing operational or credit risk staff to control changes in real-time through a comprehensive and intuitive user interface. The platform is completely data agnostic and its features facilitate, amongst other things:

- Risk-based pricing
- Real-time and robust affordability and suitability assessments
- Multiple concurrent champion/challenge strategies
- Autonomous retro analysis of historic loan books

Additionally, LendingMetrics is a credit reference agency and AISP Open Banking provider, authorised and regulated by the Financial Conduct Authority and ISO certified (9001 and 27001). It can therefore securely deliver real-time bank statement data as well as market leading price points and delivery mechanisms for major CRA data.

Its technology and data infrastructure and “blue-chip” partnership eco-system focuses on the delivery of affordability, suitability and predictive creditworthiness solutions to the entire financial sector that are robust, scalable and secure. LendingMetrics accommodates companies of all shapes and sizes, from the smaller independent through to some of the well-known banks.

All of this is delivered by our skilled and dedicated team, backed up by robust contractual speed and availability SLAs.

Key Personnel:
- Claire Januszczak - Partnership Manager
- Neil Williams - Chief Technology Officer
- David Wylie - Commercial Director

Tel: 02394 211010
Email: PaulB@lendingmetrics.com

Lending Metrics completed a hat-trick of wins in the credit risk category this year and is making great strides with its open banking initiatives. The company have demonstrated consisted innovation winning an innovation star award in 2019.
ADP assesses your applicants in real-time, 24hrs a day and delivers consistent and accurate lending decisions in milliseconds.

It’s a multi award-winning automated decisioning and collections platform that puts you in control.

BOOK A DEMO TODAY

www.lendingmetrics.com

+44 (0) 2394 211010

ADP by LendingMetrics

It’s about time!
Restons is a technology-enabled legal services provider working in partnership with our clients to excel in customer-focused collections.

Double winner in the 2019 awards for the Data & Analytics solution and the Legal software solution

TransUnion is a global information and insights provider supporting businesses and consumers, and one of the UK’s leading credit reference agencies.

Winner of the Affordability Assessment award with Let Alliance in 2019. TransUnion were also strong finalists with Severn Trent.

SmartSearch is a unique Anti Money Laundering platform incorporating fully automated Sanction, PEP, SIP and RCA screening, along with Daily Monitoring.


Webio’s AI Driven Conversational Messaging Platform Blends Chatbots and Agents to Connect, Engage and Collect Customer Payments in Any Channel.

Four awards wins in three years across the Customer Engagement and Innovation in Collections & Recoveries categories.

TotallyMoney is on a mission to improve the UK’s credit score, with their free credit report at the heart of this.

Winner of the Credit Reference & Information solution in 2018 and 2019.
Paylink Solutions delivers digital data collection solutions, which can lower running costs, save time and increase customer engagement. The ISO 27001 certified business has grown from providing in-house systems for the Totemic Group, to delivering secure and reliable on-boarding and collections solutions across the mortgage, collections and lending industries.

Paylink’s software was originally developed for sister company PayPlan and is now used by several major high street banks, building societies, debt management companies and mortgage brokers to assist thousands of customers every day.

**What Paylink do:**
- Mortgage product: pre-qualifies customers to get faster mortgage decisions.
- Collections product: carries out robust affordability assessments for customers.
- Lending product: instantly understand customers’ affordability to find them the most suitable loan products.

**Projects include:**
- Providing a digital debt help service to Newcastle Building Society customers who are facing financial difficulty
- Helping NatWest customers who are in financial hardship to put their finances back in order with an online I&E tool
- Providing complete a digital debt advice journey for PayPlan, one of the UK’s largest free debt help providers

**Key Personnel:**
- Susan Rann, Chief Executive Officer
- Navdeep Sethi, Chief Operating Officer
- Richard Healey, Product Development Director

Tel: 01476 518653
Email: chloe.butterick@paylinksolutions.co.uk

Paylink Solutions won the Innovation in Collections & Recoveries award with RBS in 2018. The company were also a finalist in the 2019 awards.

Award-winning digital data solutions for the Collections, Mortgage and Lending industries

Collections
A simple and efficient way to carry out an accurate assessment for your customers

Mortgage
Pre-qualify your customers and get faster mortgage decisions, with digital customer data and document collection

Lending
Instantly understand a customer’s affordability to find the most suitable loan product for them

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Zoot are a specialist provider of advanced origination, merchant on-boarding, payments, asset finance, data hub, and decision management solutions. For over 29 years, its customer-centric tools and services have enabled Zoot’s clients to add value and differentiation, while providing nimble, scalable solutions to specific business objectives. A leader in the fintech industry, Zoot’s secure processing environment delivers millisecond real time decisions accessing hundreds of cutting-edge data sources to help reduce risk and increase conversions. Zoot’s game-changing service gives our clients full control over their process and includes a test-driven development environment that allows our clients to implement new lending models in minutes, add new data providers, debug in real-time, have improved visibility into the application flow and full ownership of the data model. Zoot’s clients are supported by an award-winning team and our international client base includes some of the largest and most nimble financial institutions, asset finance companies, retailers and payment providers.

What Zoot do

• Fast and reliable decision engines used to automate application processing, originations, customer management and collections decisions. Our WebRules Builder tool allows our customers to control the decisioning platform including the ability to integrate data provider connections, perform data base queries and configure workflow and business process.

• A Data Gateway that provides access to over 200 third-party products including consumer and commercial credit, affordability, fraud, identity verification, AML, monitoring and open banking.

• Back office user screens to optimise manual intervention e.g. underwriting, compliance review, customer care.
• Responsive web application portals

Projects include

• Digital transformation for a global payment company to optimise the customer onboarding journey and improve the speed and sophistication of risk decisioning and compliance processes.
• Instant decisioning with sophisticated data acquisition and back office case management capabilities to optimise lending decisions for a UK motor finance provider and broker.
• Single platform encompassing multiple products and data providers in different EU countries to enable fast and flexible changes to lending policy and new product rollout for a global captive motor finance provider.
• Digital account opening ensuring fantastic user experience for the customer alongside highly sophisticated business logic, data acquisition and ecosystem management for a UK instalment loan provider.

Key Personnel:
• Erik Schmidt, European CEO
• Adam Jackson, UK Managing Director,
• Mischa Schmierer, Vice President Solutions & Services

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Zoot won the Data & Analytics and Credit Underwriting categories in 2018 and have been shortlisted in a number of categories
AIMING FOR THE PREMIER TOP 20 LIST...

POWER LIST COMPANIES A-Z (Placing 21-50)

- Acquired
- Arctick
- Arvato Financial Solutions
- Ascent Performance Group
- Bean
- BONAFiDEE
- BrightHouse
- Bristow & Sutor
- Callminer
- CCS
- CoCredo
- Communisis Data Intelligence
- CreditLadder
- Credit Resource Solutions
- Equiniti Credit Services
- Gala Technology
- IE Hub,
- Illion Digital Technologies
- Katabat
- Let Alliance
- Liberis
- Lightico
- Lloyds Banking Group Financial Wellbeing
- MaxContact
- Npower
- Opos
- Paythru
- Noble Systems
- Phoenix Commercial
- Policy in Practice

POWER LIST COMPANIES A-Z (Placing 51-150)

- 1st Stop Group
- AccountScore
- Admiral
- Advantage Software Factory
- Aire
- Alyne
- Anchor Computing Systems
- Anglia UK
- BCH Digital
- BNP Paribas Asset Management
- Bottomline Technologies
- British Gas
- Castlight Financial
- Cedar Rose
- CGI
- Copernicus
- CreateFuture Studios
- Credit Assist
- Credit Style
- DDI Software
- Dealfio
- Dealtrak
- DebtCatcher
- Debtsense
- Destin Solutions
- Duesday
- Dun & Bradstreet
- Eckoh
- Eg Solutions (Verint)
- Elevate Credit International
- Encompass
- Express Gifts
- Fair for You
- Fico
- FinTrace
- FIS
- Flexys
- Freedom Finance
- G3 Remarketing
- GAIN Credit
- GDS Link
- Go Car Credit
- Graydon
- HighRadius
- Hooyu
- Hostcomm
- Hubolv
- Indigo Cloud
- Intrum
- JMAC Business Consulting
- Lantern
- Link Financial
- Loomis
- Lowell
- Mogoplus
- Motorpoint
- N Brown Group
- Nimbla
- Nosco
- PayPlan
- PCI Pal
- Proactis
- Prodigy Finance
- PurplePatch
- Quanta Law
- RADR
- Redline Application Services
- Rimilia
- Royal Bank of Scotland
- RRD
- Samepage Group
- Santander Bank Polska
- Santander Consumer Finance
- Satago
- Severn Trent Water
- Shawbrook Bank
- Shop Direct,
- Short Term Finance
- Sidetrade
- Spotcap
- Striata
- Sword Apak
- Syntec
- Target Group
- Teleproject
- Telrock
- The IDCo
- The Zinc Group,
- Toyota Financial Services
- TriLine GRC
- TruNarrative
- Tully
- Ultracomms
- Validis
- VersaPay
- Voicesage
- Vulnerability Registration Service
- Walker Morris
- Welcom Digital
- Worksmart

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