CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

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AWARDS REVIEW 2018

CREDITANDCOLLECTIONSTECHNOLOGYAWARDS.CO.UK

I am pleased to share with you the 2018 Credit & Collections Technology Awards review. The aim of the review is to provide you with background to the decisions made by the Judges in assessing this years winners

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. Credit Connect is indebted to this year's judging panel who have independently dedicated days collating ratings, rankings and comments to create the results of these Awards and ensure that they are as transparent as possible. 2018 saw a dramatic increase in the number of entry downloads, which reflected in a significant rise in the number of companies entering. It is therefore important to remember that becoming a finalist alone is a great achievement (with some finalists emerging from categories with over twenty entries).

The range of companies and individuals who entered this year was vast, across both consumer and business services in lending and collections. All of this provides a reminder of the great strides technology plays in shaping the industry.

The Awards results provide some great statistics which define the transparency of these Awards. Individual reports on each company's Awards entry performance provide headline statistics on where each company was placed along with judging comments. Individual company reports are available on request.

I hope you enjoy this guide and that it might inspire your company to review and consider the vital role that credit and collections technological innovation could play in your business strategy. Congratulations to all who took part, and especially the winners.

COLIN WHITE
DIRECTOR, CREDIT-CONNECT

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*Indicative, achievable uplift as seen by some of Jaywing's existing clients. Results will fluctuate by portfolio and will be influenced by data availability.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT CATEGORY
Finance Lending solution

WINNER
Divido

divido

FINALISTS

- Equiniti Credit Services and Admiral
- GAIN Credit
- Modulr and Liberis
- Nosco and Short Term Finance
- Redline Application Services
- Shawbrook Bank
- Welcom Digital and Express Gifts

Unfortunately Divido were unable to attend the Awards. The Award was collected by Claire Aynsley of the Credit Services Association presented by Denise Crossley CEO of Lantern. Also in photo Matt Forde, the Award's host compere.

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.

FINANCE LENDING SOLUTION 2018

Divido

6.25	6.50	6.75	7.00	7.25	7.50	7.75

■ AVERAGE RATING
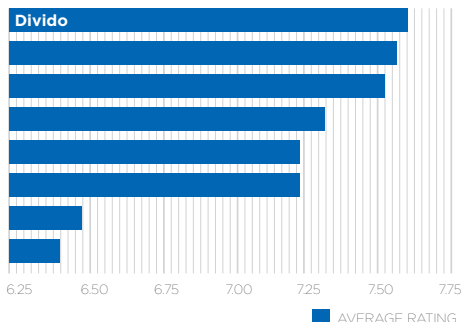
WHAT THE JUDGES SAID

Divido's solution produced a brilliant initiative producing impressive results for businesses using the system. There was a high standard of entries reflecting the variety and energy of innovation in lending in progress at the moment. Some of the entries unlocked lending product innovation, others were impressive technical project achievements whilst the most impressive have had the opportunity to drive market change, product innovation and productivity for many businesses with strong borrower benefits. This was a very close call between two companies. However, Divido won this award for the second successive year.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT CATEGORY
Credit Reference & Information solution

WINNER
TotallyMoney

TotallyMoney

FINALISTS

- CoCredo
- Cedar Rose
- Credit Assist
- Zoot

Mark Durrand CTO at TotallyMoney collected the Award presented by Denise Crossley CEO of Lantern. Also in photo Matt Forde, the Award's host compere.

OVERVIEW

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

CREDIT REFERENCE & INFORMATION SOLUTION

TotallyMoney

| 6.75 | 7.00 | 7.25 | 7.50 | 7.75 | 8.00 | 8.25 |

■ AVERAGE RATING
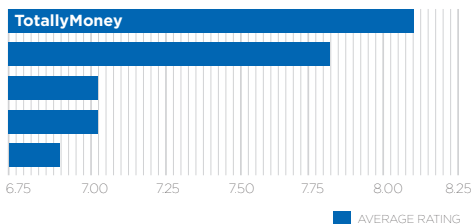
> **WHAT THE JUDGES SAID**
>
> The Judges said that TotallyMoney had produced an amazing real-time solution that helps customers through any device (via smartphone app) to understand their credit eligibility whilst providing credit offers tailored to their needs. The product has the ability to monitor (through notifications) and improve credit scores. This solution has demonstrated innovation to borrowers looking to pinpoint their best options for credit. Over 42% of Judging panel voted TotallyMoney company as number one. This was an exceptionally strong group of entries, all with their own benefits whilst overcoming very different sectoral challenges. The standard was very high.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT CATEGORY
Anti-fraud solution

Sponsored by **cifas**
Leaders in fraud prevention

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

WINNER
GBG

GBG

FINALISTS
- Bonafidee
- Gala Technology
- Mogoplus
- TruNarrative
- Working Capital Partners

Freddy Arthur, Strategic Lead UK & Europe and Chris Cresswell of GBG collected the Award presented Lee D'Arcy Director of Sales and Business Development at Cifas (not in photo). Also in photo Matt Forde, the Award's host compere.

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 2018

AVERAGE RATING
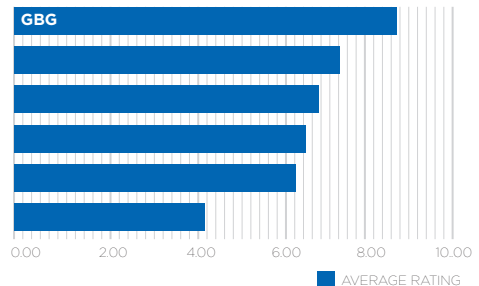
WHAT THE JUDGES SAID

GBG's solution provides a highly effective fraud detection solution which empowers its clients. The solution provides impressive insight into individuals' social behaviour using data from ten social media sources. GBG's tool can gain insight into consumer behaviours via a range of innovative channels. GBG won this award for the second successive year.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT CATEGORY
Credit Underwriting solution

WINNER
Zoot

FINALISTS

- Elevate Credit International
- Jaywing
- Mogoplus
- Sword Apak

Eric Beggs from Zoot collected the Award. Presented by Lee D'Arcy Director of Sales and Business Development at Cifas (not in photo). Also in photo Matt Forde, the Award's host compere.

OVERVIEW

In this category the Judges were looking for a technological innovation which can improve management of customer engagement as well as personalisation of tools such as data analytics.

CREDIT UNDERWRITING SOLUTION

Zoot

6.00   6.50   7.00   7.50   8.00

■ AVERAGE RATING
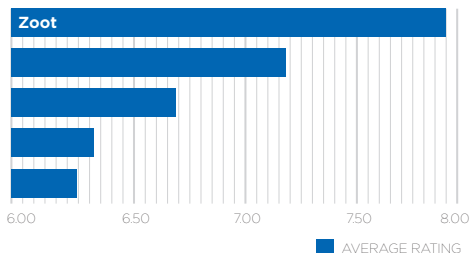
WHAT THE JUDGES SAID

The Judges said that Zoot's winning system offered a unique all in one decisioning system for its clients. Zoot provided a clear enhancement to credit underwriting and a risk reduction demonstration. The company's instant decisioning tool helps to automate lengthy manual application assessment processes. The solution employs flexible infrastructure that can provides a seamless customer experience. The winner's holistic approach to a complex problem incorporates speed to market, smart use of data whilst meeting the needs of the client's target outcomes. Fifty per cent of the Judging panel voted Zoot as their number one.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT CATEGORY
Credit Risk solution

WINNER
LendingMetrics

LENDINGMETRICS
live lending intelligence™

FINALISTS

- Cocredo
- Credit Assist
- Dun & Bradstreet
- Graydon
- Mogoplus
- Validis

Neil Williams, Managing Director and CTO at LendingMetrics collected the Award. Presented by Sara de Tute, Non-Executive Director at Lowell. Also in photo Matt Forde, the Award's host compere.

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 2018   ■ AVERAGE RATING

LendingMetrics

6.00   6.50   7.00   7.50   8.00
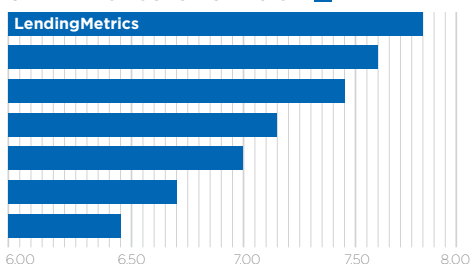
WHAT THE JUDGES SAID

LendingMetrics demonstrated an efficient decision making platform through innovation and development of product. The provision of the combined ADP and OBV without technology integration to lenders is an obvious innovation and also provides a new service - together this mitigates a key cost of entry to new providers. This is a useful tool to enable companies of all sizes to automate decisioning. There was good quality in all the entries. All will have a significant benefit in credit risk management for those who want to use them so judging was difficult. This was a close contest between three companies but the winner stood out. LendingMetrics won this category for the second year in a row.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT & COLLECTIONS CATEGORY
Compliance & Regulatory Technology solution

WINNER
SmartSearch

SMARTSEARCH™
THE ONLY AML RESOURCE YOU NEED

FINALISTS

- Alyne UK
- Arctick GRC and Go Car Credit
- Eckoh
- Gala Technology
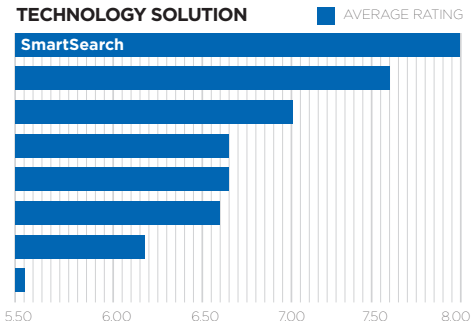- Innovation Software
- Opos
- Worksmart

Tom Dockerty, Sales Manager and Ben Wholley at SmartSearch collected the Award. Presented by Sara de Tute Non-Executive Director at Lowell. Also in photo Matt Forde, the Award's host compere.

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

COMPLIANCE & REGULATORY TECHNOLOGY SOLUTION

AVERAGE RATING

SmartSearch

5.50   6.00   6.50   7.00   7.50   8.00

WHAT THE JUDGES SAID

SmartSearch has provided evidence of how it leads with innovation in Anti Money Laundering (AML) verification solutions. The company demonstrated smart work in the areas of KYC and customer due diligence. It showcased improving business outcomes for any business who needs to know who they are dealing with. The innovation and compliance were both clear. The solution can be applicable for both the UK and International markets on a single platform, meaning that it saves on duplicated costs and resources by removing the need for multiple suppliers.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT & COLLECTIONS CATEGORY
Affordability Assessment solution

WINNER
Bean

bean

FINALISTS

- AccountScore
- Castlight Financial
- IE Hub
- Katabat
- LendingMetrics
- Paylink Solutions and PayPlan

Peter Myatt Chief Executive Officer and Founder of Bean collected the Award. Presented by Victoria Drummond Financial Services Operations Manager at Places for People. Also in photo Matt Forde, the Award's host compere.

OVERVIEW

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

AFFORDABILITY ASSESSMENT SOLUTION

■ AVERAGE RATING
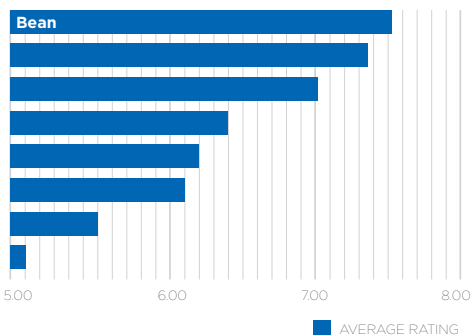
WHAT THE JUDGES SAID

The Judges said that Bean's solution provides an holistic approach to affordability by highlighting savings opportunities and providing assistance in switching. Bean demonstrated innovative use of customer financial data for a variety of purposes. It is a brilliant consumer tool that makes sure not a penny needs to be wasted in management of regular subscriptions and bills. The solution provides personal affordability assessment that could improve financial capability. This was a very close contest between two companies.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

CREDIT & COLLECTIONS CATEGORY
Vulnerable Customer Identification & Screening solution

WINNER
elanev

**FINALISTS**
- Katabat
- Noble Systems
- Opos

Co Founder Steve Preston and Director John Willoughby of elanev collected the Award. Presented by Victoria Drummond Financial Services Operations Manager at Places for People. Also in photo Matt Forde, the Award's host compere.

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

VULNERABLE CUSTOMER IDENTIFICATION & SCREENING SOLUTION

AVERAGE RATING

WHAT THE JUDGES SAID
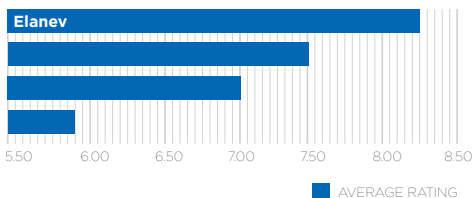
The Judges said Elanev had demonstrated a clear benefit to both borrower and lender, with innovative quantitative results. The experience of the Elanev team shines through in how they are creating a smart solution to an industry wide challenge and improving customer experience as a consequence. Elanev stood out from the other finalists by using advanced analytics to identify and profile vulnerable customers. There was some great new initiatives in this category. Elanev retained the winners title for a second year.

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COLLECTIONS
TECHNOLOGY
AWARDS 2018

CREDIT & COLLECTIONS CATEGORY
Customer Engagement solution

WINNER
Webio

FINALISTS

- Credit Resource Solutions
- Duesday
- Fair for You
- Katabat
- Phillips & Cohen Associates

Mark Oppermann, EVP Sales & Marketing Director and Graham Bagg collected the Award. Presented by Mark Johnston Chief Executive of Arum. Also in photo Matt Forde, the Award's host compere.

OVERVIEW

Judges were looking for a demonstration of how customer experience and outcome could be improved with technology.

CUSTOMER ENGAGEMENT SOLUTION

Webio

6.50	7.00	7.50	8.00	8.50	9.00

■ AVERAGE RATING
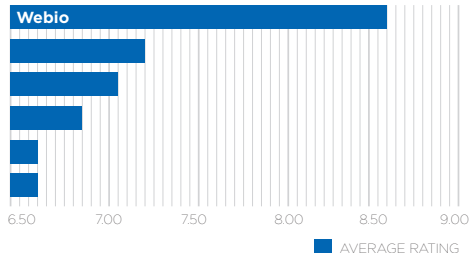
WHAT THE JUDGES SAID

The Judges said Webio demonstrated an innovational blend of human and AI agent tools which directed the conversation towards positive outcomes. The Smart BOT driven solution is scaleable and easily transferrable and delivers positive outcomes for both customer and client with improved engagement. There were some really strong technology enabled business and process innovation in this category which touched on the key themes of engagement, outcomes and compliance. Webio were a clear winner here with over 50% of the Judges voting the solution as number one.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

COLLECTIONS CATEGORY
Contact Centre solution

WINNER
Lightico

FINALISTS

- elanev
- Gala Technology
- Noble Gamification
- Noble Systems
- Opos
- Webio

Rami Kachlon UK Manager of Lightico collected the Awards. Presented by Mark Johnston Chief Executive of Arum. Also in photo Matt Forde, the Award's host compere.

OVERVIEW

The winner needed to provide a demonstration of improvement in collections processes assisting strategy for contact centres. .

CONTACT CENTRE SOLUTION

Lightico

6.00   6.50   7.00   7.50   8.00   8.50

■ AVERAGE RATING
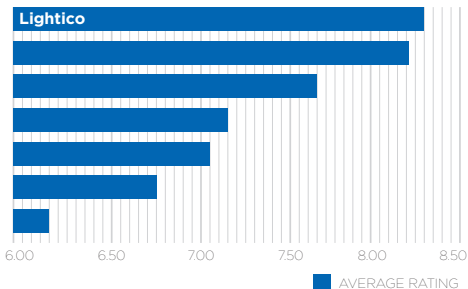
WHAT THE JUDGES SAID

The Judges said Lightico showed innovative development which was very efficient, using a product that allows information and images to be shared securely with customers, mid call. The winner demonstrated good use of digital tools to enable contact centre staff to work alongside customers. Lightico's product is highly versatile and a could be used as a successful tool for collections contact teams. This category was a really close contest between two of the finalists.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

COLLECTIONS CATEGORY
Legal Software solution

WINNER
CreditForce

CREDITFORCE

FINALISTS

- Ascent Performance Group
- Hubsolv
- Innovation Software
- SmartSearch

Caroline Lyons of CreditForce collected the award. Presented by Sean Feast of Gravity London. Also in photo Matt Forde, the Award's host compere.

OVERVIEW

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

LEGAL SOFTWARE SOLUTION

CreditForce

5.50   6.00   6.50   7.00   7.50   8.00

■ AVERAGE RATING
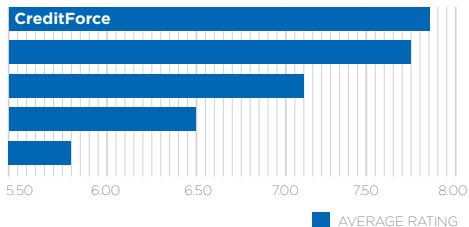
> **WHAT THE JUDGES SAID**
>
> The Judges said that CreditForce's solution provides great account management through litigation and produced demonstrable results. The software reduces manual interventions and helps drive efficiency gains. The winner presented a solution that increases working capital, helps with liquidity monitoring and enhances customers experience optimising cash-flow. This is a good use of technology to provide account management through litigation. The winner consistently featured in the Judges top three.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

COLLECTIONS CATEGORY
Payment solution

WINNER
Acquired

FINALISTS
- Duesday
- Gala Technology
- Modulr and Liberis
- Noble Systems
- Visa

Michael Cleavely Chief Commercial Officer and Ned Barker of Acquired collected the award. Presented by Sean Feast of Gravity London. Also in photo Matt Forde, the Award's host compere.

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   ■ AVERAGE RATING

6.00	6.50	7.00	7.50	8.00
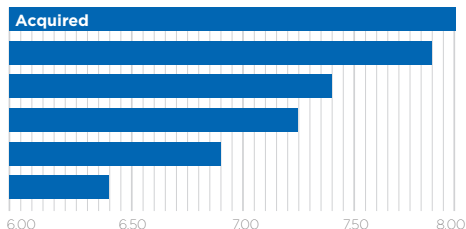
WHAT THE JUDGES SAID

The Judges said Acquired demonstrated a clear benefit to users and service providers adding significant value. The winner demonstrated an excellent payment gateway solution that also tackled the problematic and costly chargeback issue making this simpler and more cost effective. This category was a really close call with the winner managing to come out on top with over half of the Judging panel.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

COLLECTIONS CATEGORY
Data & Analytics solution

WINNER
Zoot

FINALISTS

- CreditForce Insights
- Katabat
- Mogoplus
- Webio

Eric Beggs from Zoot collected the award. Presented by Helen McCarthy Head of Policy at Consumer Finance Association. Also in photo Matt Forde, the Award's host compere.

OVERVIEW

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

DATA & ANALYTICS SOLUTION

Zoot

6.50   7.00   7.50   8.00   8.50

■ AVERAGE RATING
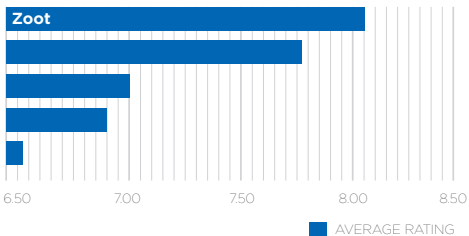
WHAT THE JUDGES SAID

The Judges said Zoot showed clear innovation by giving businesses complete control over data acquisition and management. Zoot's impressive analytics platform solution provided excellent results. It was great to see data enhancement included within the project. Huge business agility was added as a result. The winner provides a unique decisioning tool for lenders. This was one of the closest contests in the process with Zoot just about edging it. The other finalists showcased some impressive insight.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018 *by CREDIT CONNECT*

COLLECTIONS CATEGORY
Collections & Recoveries solution

WINNER
Webio

FINALISTS
- CGI
- CreditForce
- Duesday
- FICO and Santander Bank Polska
- HighRadius
- Intrum
- Toyota Financial Services and Aire Labs

Mark Oppermann, EVP Sales & Marketing Director and Graham Baggs fromWebio collected the award. Presented by Helen McCarthy Head of Policy at Consumer Finance Association. Also in photo Matt Forde, the Award's host compere.

OVERVIEW
In this Awards category judges here wanted to see evidence of an improvement in performance, not only in terms of monies collected but also satisfactory customer outcome.

COLLECTIONS & RECOVERIES SOLUTION

Webio

AVERAGE RATING

6.00   7.00   8.00   9.00
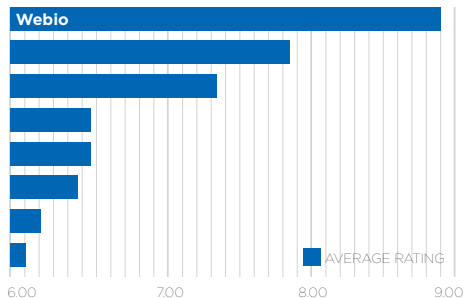
WHAT THE JUDGES SAID

The Judges said Webio showed that their solution is a proven success that continues to improve modern collection using AI and machine learning. Webio were a clear winner in this category with over 60% of the vote. In this category there was a variation on the introductions of AI in communications and multi channels with good benefits all round for creditor and customers demonstrated. There was also a focus on channels not traditionally used in collections.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

INNOVATION LEADERS CATEGORY
Technology Innovator – Person of the Year

WINNER
Dan Hancocks – CoCredo

CoCredo 2002 – 2018

FINALISTS
- Christian Terry – Insight Performance Improvement
- Peter Myatt – Bean

Jane Bray Marketing Manager at CoCredo collected the award on Dan's behalf. Presented by Helen McCarthy Head of Policy at Consumer Finance Association. Also in photo Matt Forde, the Award's host compere.

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

INNOVATION LEADER PERSON OF THE YEAR

Dan Hancocks – CoCredo

7.5   7.8   8.0   8.3   8.5   8.8

■ AVERAGE RATING
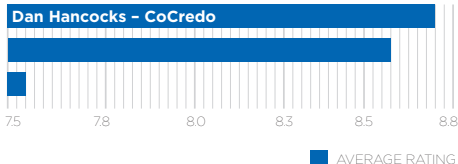
WHAT THE JUDGES SAID

The Judges said Dan has had a major influence in leading the CoCredo team by his inspiration and ambition. He has demonstrated a clear focus on end user rather than industry benefits which could transform the industry. All three finalists showed a wilingness to take a risk to support their vision and have found colleagues, customers and other stakeholders support them. It is innovators like these who continue to drive the industry forwards.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

INNOVATION LEADERS CATEGORY
Technology Team of the Year

WINNER
Jaywing

JAYWING

FINALISTS
- Nosco
- Opos
- TotallyMoney

OVERVIEW

In this category judges were looking for a team which has made a difference to credit or collections technology. The winners needed to demondtrate outstanding teamwork and show that they have mede a professional contribution to the industry's betterment delivering and implemented a new innovation.


Martin Smith Head of Product, Nathaneal Panter, Martin Benson, Nick Priestley from the Jaywing credit risk team collected the award. Presented by John Ricketts, Managing Director, Ardent Credit Services and President of The Credit Services Association. Also in photo Matt Forde, the Award's host compere.

TECHNOLOGY TEAM OF THE YEAR

Jaywing

5.50   6.00   6.50   7.00   7.50   8.00

■ AVERAGE RATING
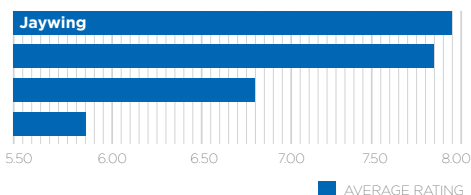
WHAT THE JUDGES SAID

Jaywing have demonstrated a development of innovative products creating impressive achievements. This an experienced team finding new uses for artificial intelligence (AI). Jaywing's focus on team has led to breakthroughs which have developed into real advancesin the industry. Jaywing have developed a unique modelling solution for credit scoring and assessment In this category there were great examples of impressive teamwork with some outstanding expertise and culture. This category was an extremely close contest between two teams but Jaywing edged the win.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

INNOVATION LEADERS CATEGORY
Innovation in Credit

WINNER
CreditLadder

CreditLadder

FINALISTS
- Jaywing
- JMAC Business Consulting
- Modulr and Liberis
- N Brown Group and Aire Labs
- Nimbla
- Samepage Group
- Validis

Jagjit Sandu of CreditLadder collected the award. Presented by John Ricketts, Managing Director, Ardent Credit Services and President of The Credit Services Association. Also in photo Matt Forde, the Award's host compere.

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 2018 ▪ AVERAGE RATING

CreditLadder

4.00 5.00 6.00 7.00 8.00
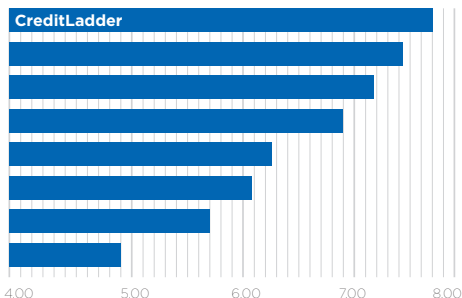
WHAT THE JUDGES SAID

CreditLadder won over a third of the Judges with its innovation. The Judges said this was an excellent initiative. The innovation helps the majority of UK population who rent get recognition for good payment behaviour, assisting their access in time to mainstream credit. This category provided a very strong set of entries sharing excellent evidence and indicating strong innovation in the sector.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2018

INNOVATION LEADERS CATEGORY
Innovation in Collections and Recoveries

WINNER
Paylink Solutions and Lloyds Banking Group Financial Wellbeing

Paylink Solutions

LLOYDS BANKING GROUP

FINALISTS
- Arvato Financial Solutions and British Gas
- Destin Solutions
- Flexys and MotoNovo Finance
- IE Hub
- ieDigital
- Webio
- The Zinc Group

Richard Healey, Product Manager, with the Paylink Solutions and Lloyds Bank Group Financial Wellbeing teams collected the award. Presented by John Ricketts Managing Director, Ardent Credit Services and President of The Credit Services Association. Also in photo Matt Forde, the Award's host compere.

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

INNOVATION IN COLLECTIONS & RECOVERIES

Paylink Solutions and Lloyds Banking Group Financial Wellbeing

■ AVERAGE RATING
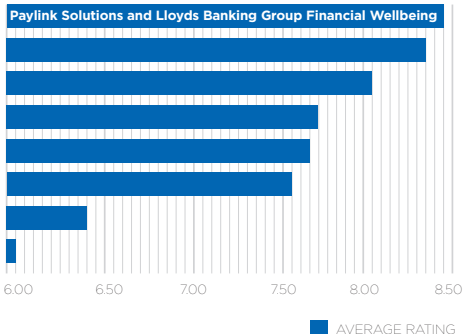
WHAT THE JUDGES SAID

The Judges said Paylink Solutions and Lloyds Banking Financial Wellbeing partnership provided a large scale solution for vulnerable customers using technology to improve engagement, customer experience and outcomes. It is great to see an innovation that improves the customer journey as a priority. This category was far and away the most coveted based upon the number of entries received (with over 20 entries) so it could be argued that becoming a finalist was a big achievement.

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UK CREDIT & COLLECTIONS CONFERENCE 2019
CROWNE PLAZA NEWCASTLE UPON TYNE
THURSDAY 12 SEPTEMBER 2019

**PROUD PARTNER AND HOST FOR THE
2019 CREDIT & COLLECTIONS TECHNOLOGY AWARDS**

The Credit Services Association's award-winning annual conference attracts over 400 delegates to its day event and provides an ideal platform for leading suppliers to showcase their product offerings to key decision-makers in the credit and collections landscape.

Fly from LDN to NCL in just over 1 hour.

Trains from LDN to NCL in under 3 hours.

A1 within 3 miles of venue.

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NEWCASTLE UPON TYNE

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POWERED BY CREDIT-CONNECT

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Account**Score**

AccountScore

AccountScore is an innovative global data and analytics business which also provided Open Banking as a Service "OBaaS" through consents.online. **17** **1**

ACQUIRED

ACQUIRED is the world's only payment processor dedicated to the UK and European credit and collections sector. Acquired will process over £1bn in transactions in 2019 and helps its merchants improve collections, conversations and automate processes. **1**

Admiral

Admiral is an innovator in the consumer insurance market and has recently expanded into personal loans and car finance. **1**

Aire Labs

Aire Labs is building a credit scoring engine making credit fairer to consumers, and more valuable to lenders. **1**

Alyne UK **1**

Arctick GRC
Winner 17: Legal Software solution **17** **1** 🏆

KEY: **17** 2017 finalist **1** Numbers 1-5: no. of awards shortlisted for at this year's event 🏆 Winner 2017

arvato
BERTELSMANN

Arvato Financial Solutions

Arvato Financial Solutions provides innovative debt management solutions across many different industries; from early arrears and contingent collections through to field services. **17** **1**

Ascent
performance group
IM

Ascent Performance Group
Winner 17: Legal Software solution

Ascent Performance Group is one of the UK's leading law firms and field services businesses with a strong reputation for operational excellence. **17** **1** 🏆

Bean **1**

BONAF I DEE

Bonafidee

Bonafidee is an advanced e-signature system, providing robust, compliant and secure paperless solutions. Driving major efficiency and cost savings, improving customer outcomes and safeguarding our clients against ID theft and online fraud. **17** **1**

British Gas **1**

C△STLIGHT

Castlight Financial

Castlight Financial are an innovative technology company that creates categorisation, affordability and insight tools that support financial retailers and their customers. **1**

KEY: **17** 2017 finalist   **1** Numbers 1-5: no. of awards shortlisted for at this year's event   🏆 Winner 2017

CEDAR ROSE

Cedar Rose

Cedar Rose provides globally trusted Credit Reporting, Due Diligence and eIDV services for the Middle East, Africa, Asia and beyond. ①

CGI

CGI IT UK

CGI IT UK Founded in 1976, CGI is among the largest independent IT and business consulting services firm in the world. With 74,000 professionals across the globe. ①

CoCredo ⑰ ③

Credit Assist ②

CreditForce (includes CreditForce Insights) ③

CreditLadder ①

CRS
a new breed
of debt collection agency.

Credit Resource Solutions

Credit Resource Solutions A new breed of Debt Collection Agency - offering specialist Debt Recovery services to our clients.
www.creditresourcesolutions.co.uk ①

destin SOLUTIONS LTD

Destin Solutions

Destin Solutions are business intelligence and data analytics experts, providing solutions designed to increase revenues, drive efficiencies and improve performance. ⑰ ①

Divido
Winner 17: Finance Lending solution 🏆 ① 🏆

Dun & Bradstreet ①

Duesday

Duesday changes the way utility bills are paid. Easy bill splitting and incentives for paying early. Happy customers. Less chasing. ③

Eckoh ①

elanev
Winner 17: Vulnerable Customer Identification and Screening solution 🏆 ② 🏆

Elevate Credit International ①

Equiniti Credit Services

Equiniti Credit Services blends innovative advanced technology with expertly skilled personnel, to service a highly diverse range of lending portfolios. 🏆 ①

Express Gifts ①

Fair for You ①

FICO ①

Flexys

Flexys is the intelligent answer to debt resolution, a company built on the foundation of fresh thinking and innovative technology. ①

KEY: 🏆 2017 finalist   ① Numbers 1-5: no. of awards shortlisted for at this year's event   🏆 Winner 2017

GAIN Credit ①

Gala Technology ④

GBG
Winner 17: Anti-Fraud solution ⑰ ② 🏆

Go Car Credit ①

Graydon UK ①

HighRadius

HighRadius is a fintech SaaS provider that helps B2B enterprises process receivables with AI-driven automation and integration of credit-to-cash processes. ①

Hubsolv ⑰ ①

IE Hub

IE Hub Empower your customers using the I&E Hub. A customer focused portal which enables them to complete and share their I&E. ②

ieDigital

ieDigital provides financial institutions with the ability to transform their digital customer experience through Interact, a powerful digital banking platform. ⑰ ①

Innovation Software ②

KEY: ⑰ 2017 finalist   ① Numbers 1-5: no. of awards shortlisted for at this year's event   🏆 Winner 2017

Insight Performance Improvement ❶

intrum

Intrum

Intrum is the industry-leading provider of Credit Management Services and is known for its award winning ethical approach to customers. ❶

JAYWING

Jaywing

Jaywing's team of risk and data science specialists have supported over 25 lenders in the UK with projects ranging from IFRS 9, Stress Testing to IRB. ⑰ ❸

JMAC Business Consulting ❶

KATABAT

Katabat

Katabat provides global, SaaS-based CXM solutions that are easy to deploy, highly configurable, and meet stringent security and compliance standards. ⑰ ❹

LENDINGMETRICS
live lending intelligence

LendingMetrics
Winner 17: Credit Risk solution

LendingMetrics Enterprise decisioning software at a disruptive price point, coupled with the market's only free Open Banking platform, combines to make us your trusted partner of choice. ⑰ ❷ 🏆

Liberis ❸

Lightico

Lightico brings instant digital collaboration tools into contact centre conversations so documentation, signatures, consent are completed while in the call. **1**

Lloyds Banking Group Financial Wellbeing **1**

Modulr **3**

Mogoplus **4**

N Brown Group **1**

Nimbla **1**

Noble Systems (includes Noble Gamification) **17** **4**

Nosco **2**

Opos **17** **4**

Paylink Solutions

Paylink Solutions provides tailored on-boarding and payments software for a range of financial services companies, including collections, lending and insurance. www.paylinksolutions.co.uk **2**

PayPlan **17** **1**

Phillips & Cohen Associates
Winner 17: Contact Centre solution with Callminer

Phillips & Cohen Associates are specialists in deceased account management, providing compliant & compassionate recoveries to the globe's largest creditors. **17** **1** 🏆

KEY: **17** 2017 finalist   **1** Numbers 1-5: no. of awards shortlisted for at this year's event   🏆 Winner 2017

Redline Application Services

Redline Application Services specialises in state-of-the-art loan management software and first-class support services to automate the lending process and deliver formidable ROI. **1**

Santander Bank Polska **1**

Samepage Group **1**

Shawbrook Bank **1**

Short Term Finance **1**

SmartSearch **2**

Sword Apak

Sword Apak's next generation core banking solution, Aurius, delivers real time business intelligence and technical innovation in a single integrated product. **1**

The Zinc Group **1**

TotallyMoney

TotallyMoney is making credit better by putting customers in control of their data and helping them make smart borrowing decisions. **2**

Toyota Financial Services **1**

TruNarrative

TruNarrative: Safe Commerce is simpler when Fraud detection, Identity and Compliance are unified in a single Financial Crime Platform. **1**

Validis 🔵17 🔵2

Visa 🔵1

Webio
Winner 17: Innovation in Collections
"The Conversational Middleware Company" for Collections seamlessly managing all your customer conversations across all messaging channels, WhatsApp, SMS, etc. 🔵17 🔵5 🏆

Welcom Digital 🔵1

Working Capital Partners 🔵1

Worksmart

Worksmart: The UK's leading supplier of SM&CR, Employee Competence, Complaints and Quality Assurance solutions and supporting regulatory consulting services. 🔵17 🔵1

Zoot 🔵17 🔵4

KEY: 🔵17 2017 finalist   🔵1 Numbers 1-5: no. of awards shortlisted for at this year's event   🏆 Winner 2017

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