CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019

POWERED BY **C CREDIT-CONNECT**

A W A R D S
R E V I E W
2 0 1 9

FEATURING: CREDIT & COLLECTIONS TECHNOLOGY POWERLIST

CREDITANDCOLLECTIONSTECHNOLOGYAWARDS.CO.UK

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 years 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

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

CREDITOR & LENDER CATEGORY
Anti-Fraud Solution

Sponsored by **Cifas**

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
- Bottomline Technologies
- Graydon

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.

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

AVERAGE RATING

GBG	7.80
	7.77
	7.60
	7.33

0　2　4　6　8　10
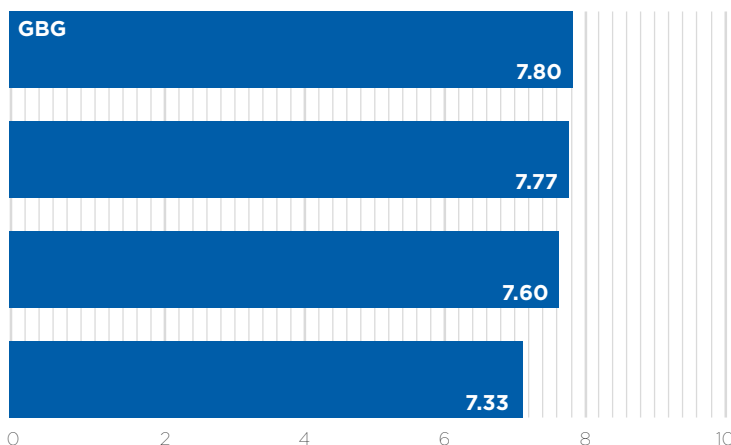
" WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019

CREDITOR & LENDER CATEGORY
Credit Reference & Information Solution

WINNER
TotallyMoney

TotallyMoney

**FINALISTS**
- CoCredo
- Credit Assist
- LendingMetrics

The TotallyMoney team collected the Award presented by Lee D'Arcy Commercial Director at Cifas. Also in photo Shaun Williamson the Awards 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 AVERAGE RATING

TOTALLYMONEY	8.20
	8.03
	7.53
	7.17
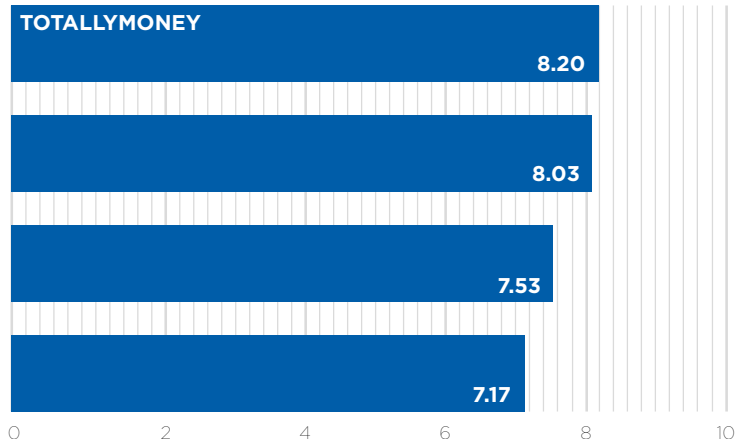
WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

CREDITOR & LENDER CATEGORY
Credit Risk Solution

WINNER
LendingMetrics

LENDINGMETRICS
live lending intelligence™

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

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.

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 ■ AVERAGE RATING

LENDINGMETRICS	8.31
	8.08
	7.96
	7.85
	7.38
	6.69

(scale: 0, 2, 4, 6, 8, 10)
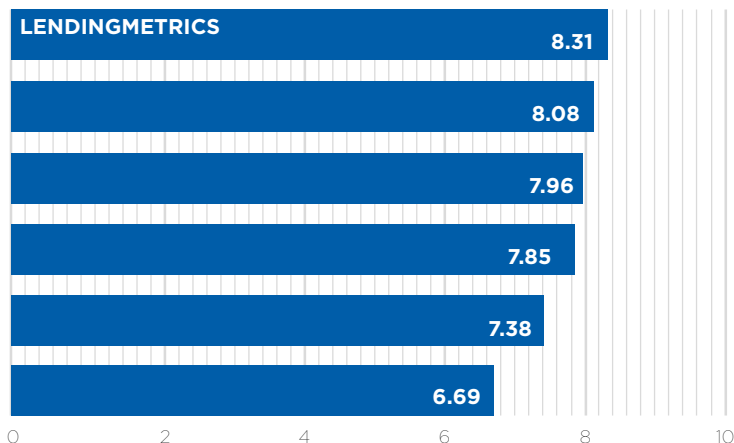
WHAT THE JUDGES SAID

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

CREDITOR & LENDER CATEGORY
Finance Lending Solution

Sponsored By

CRS
a new breed
of debt collection agency.

WINNER
**MotoNovo Finance**

FINALISTS

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

MotoNovo collected the Award presented by James Squires Business Development Director of Credit Resource Solutions (CRS). Also in photo Shaun Williamson the Awards 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 ▮ AVERAGE RATING

MOTONOVO	7.69
	7.62
	7.46
	7.19
	6.96
	6.88
	6.35
	6.08

0 2 4 6 8 10
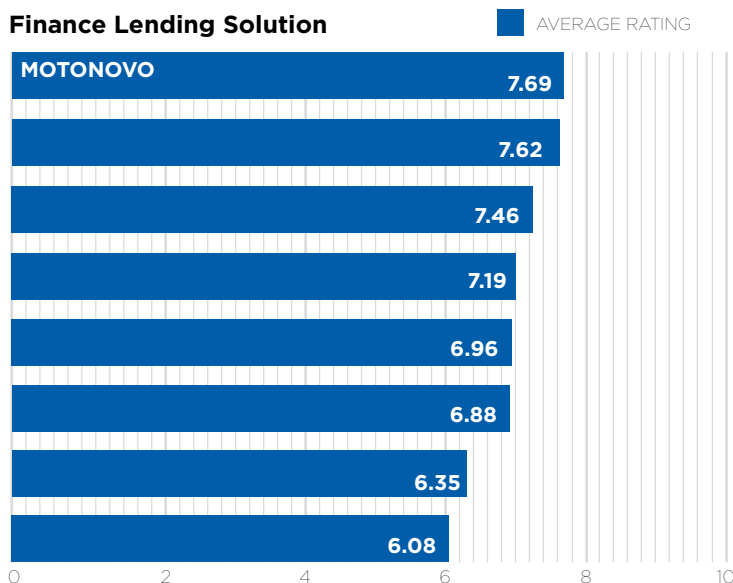
WHAT THE JUDGES SAID

"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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019

CREDIT & COLLECTIONS CATEGORY
Affordability Assessment solution

WINNER
TransUnion & Let Alliance

TransUnion tu

LetAlliance

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

TransUnion's team collected the Award presented by Steve Williams Director, Investment Banking at KBW. Also in photo Shaun Williamson the Awards host compere.

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

Affordability Assessment Solution ▉ AVERAGE RATING

	Rating
TRANSUNION & LET ALLIANCE	7.90
	7.79
	7.79
	7.50
	7.46
	6.68
	6.63
	6.31

(scale 0 to 10)
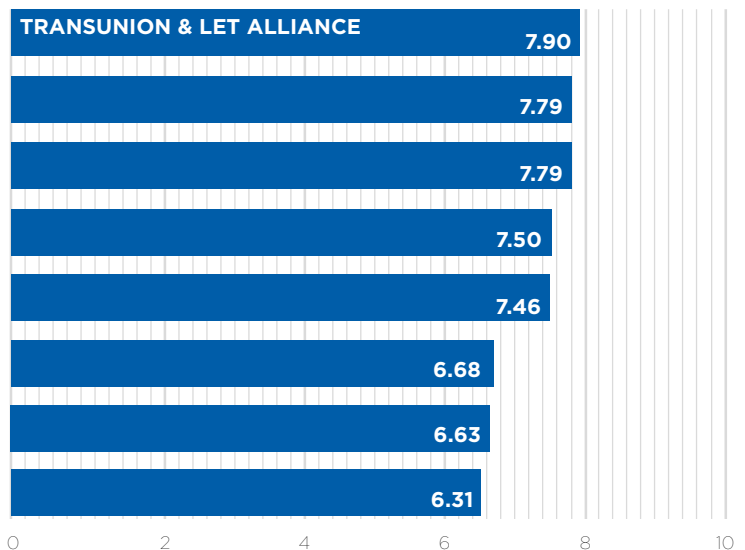
> **WHAT THE JUDGES SAID**
>
> The judges commented that there were some interesting solutions in this category which brought together different data sources. TransUnion's winning product provided a good application of data, producing a very good initiative. The solution significantly improves the customer 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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

CREDIT & COLLECTIONS CATEGORY
Contact Centre solution

WINNER
MaxContact

MaxContact BetterByDesign

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

Ben Booth and Nigel James from MaxContact collected the Award presented by Steve Williams Director, Investment Banking at KBW. Also in photo Shaun Williamson the Awards host compere.

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

Contact Centre Solution   █ AVERAGE RATING

	Rating
MAXCONTACT	8.19
	8.08
	7.46
	6.73
	6.69
	6.54
	6.12

(Scale: 0, 2, 4, 6, 8, 10)

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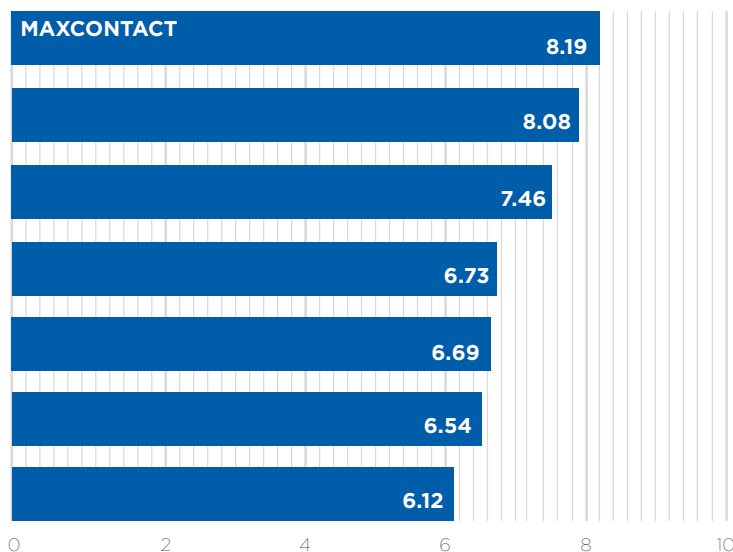
The judges said that this category entrants showcased a strong mix of important contact centre developments. MaxContact's solution showed an excellent use of technology to rationalise and improve call centre quality of service. The winner has produced a good use of technology to align skills with appropriate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

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

CREDIT & COLLECTIONS AWARDS 2019
CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

CREDIT & COLLECTIONS CATEGORY
Compliance & Regulatory Technology Solution

WINNER
SmartSearch

SMARTSEARCH™
THE ONLY AML RESOURCE YOU NEED

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

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.

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

■ AVERAGE RATING

	Rating
SMARTSEARCH	7.95
	7.90
	7.40
	7.20
	7.20
	7.15
	7.15
	6.70

0   2   4   6   8   10
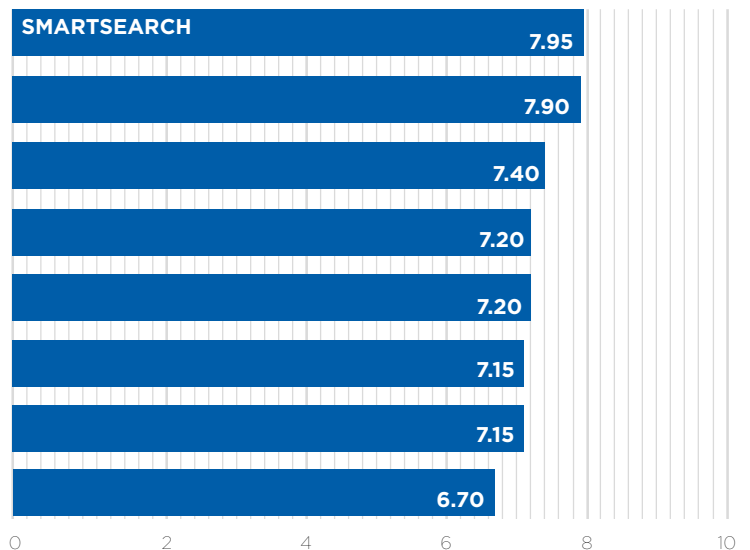
> **WHAT THE JUDGES SAID**
>
> **The Judges said that Smartsearch's solution has a proven record of success of improving the verification process. The company provides good data and the systems provides a clever application into niche markets.**
>
> **SmartSearch won this award for the second consecutive year and edged the win despite strong competition.**

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT CONNECT

CREDIT & COLLECTIONS CATEGORY
Customer Engagement Solution

WINNER
CCS

Complete Communication Solutions

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

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.

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

Customer Engagement Solution   ■ AVERAGE RATING

CCS	8.34
	8.31
	8.19
	7.94
	7.47
	6.88
	5.81
	5.56

(scale: 0 2 4 6 8 10)
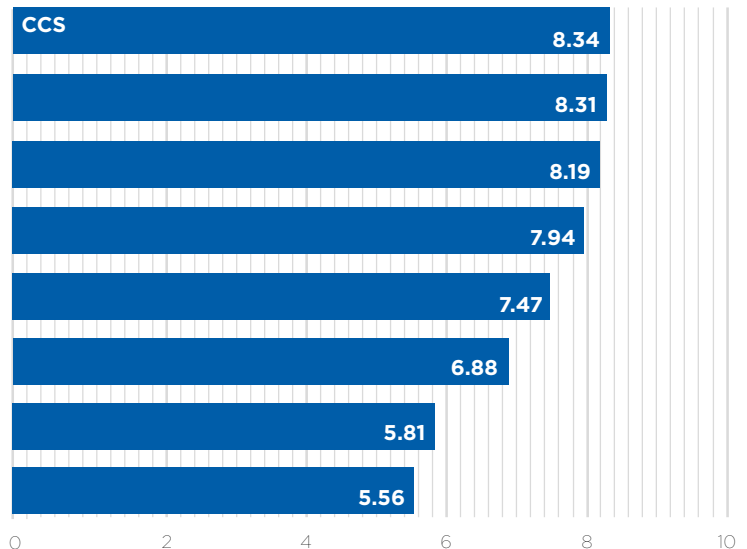
WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

CREDIT & COLLECTIONS CATEGORY
Data & Analytics Solution

WINNER
Restons Solicitors

RESTONS SOLICITORS

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

John McCloughlin and Mark Read of Restons collected the Award presented by Steve Williams Director, Investment Banking at KBW. Also in photo Shaun Williamson the Awards 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 — AVERAGE RATING

RESTONS SOLICITORS 7.93
7.61
7.18
6.54

(axis 0 2 4 6 8 10)
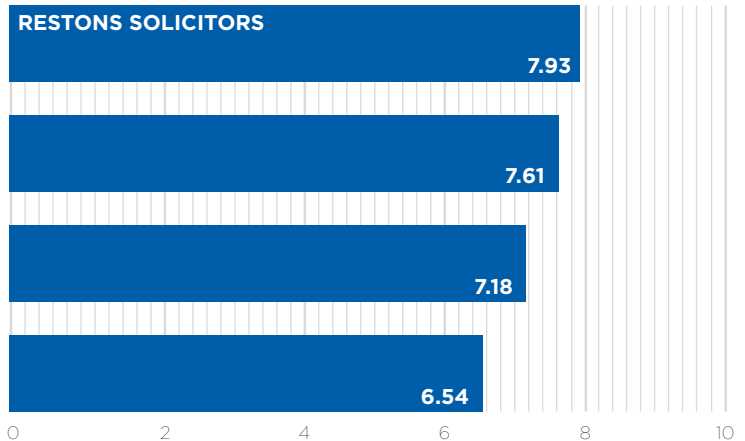
WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS CATEGORY
Legal Software Solution

WINNER
Restons Solicitors

RESTON^s
SOLICITORS

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

John McCloughlin and Mark Read of Restons collected the award presented by Victoria Drummond Operations Manager for Places for People. Also in photo Shaun Williamson the Awards host compere.

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

Legal Software Solution ■ AVERAGE RATING

RESTONS SOLICITORS	8.58
	8.13
	7.83
	7.79

0   2   4   6   8   10

"
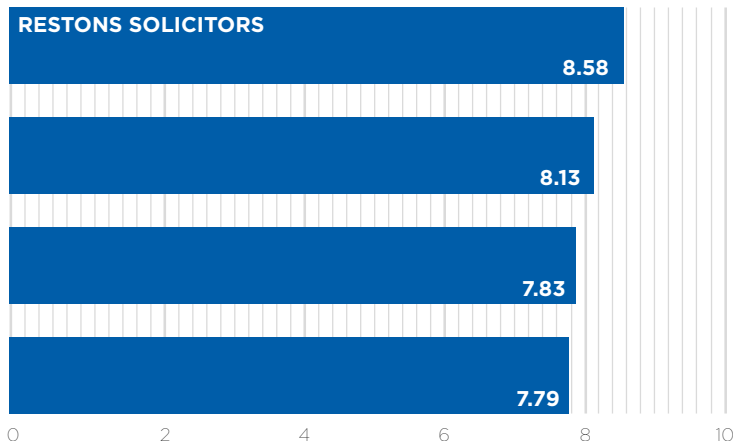
WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019

CREDIT & COLLECTIONS CATEGORY
Payment Solution

WINNER
Modulr

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

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.

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

	Rating
MODULR	7.77
	7.65
	7.23
	7.19
	7.12
	7.04
	6.65
	6.42
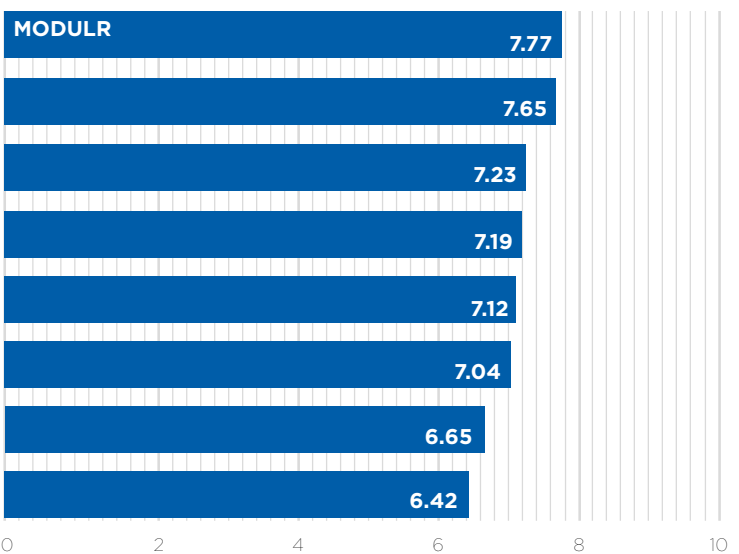
WHAT THE JUDGES SAID

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 TECHNOLOGY AWARDS 2019

CREDIT & COLLECTIONS CATEGORY
Vulnerable Customer Identification & Screening Solution

WINNER
IE Hub

IE HUB
INCOME & EXPENDITURE 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 were unable to collect the Award on the night. The Award was collected by Sarah Lambert CEO and presented by Colin White Founder of the Awards and Credit Connect Media, post event.

Vulnerable Customer Identification & Screening Solution

AVERAGE RATING

	Rating
IE HUB	7.25
	7.17
	6.67
	6.42

(axis: 0   2   4   6   8   10)
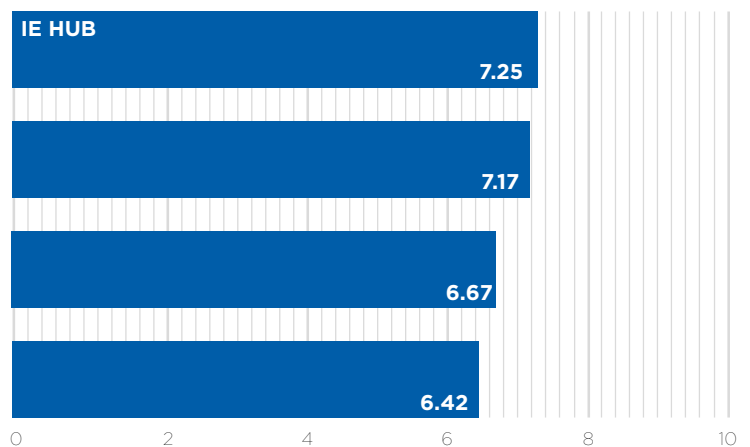
> **IE Hub has produced a customer focused solution which is a useful tool for customers to share their data. The solution offers good automation. IE Hub is a commendable solution utilising the developments of OpenBanking. This is a solution that makes consumers central to the automated decisioning process.**
>
> **This was an extremely close contest between two of the finalists.**

WHAT THE JUDGES SAID

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019

APPLIED TECHNOLOGY CATEGORY
Artificial Intelligence in Credit & Collections

WINNER
Jaywing

JAYWING

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

The Jaywing team collected the award presented by Rachel Duffey, CEO, PayPlan. Also in photo Shaun Williamson the Awards host compere.

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

■ AVERAGE RATING

	Rating
JAYWING	8.96
	8.46
	8.33
	8.29
	7.96

(scale 0 to 10)

"
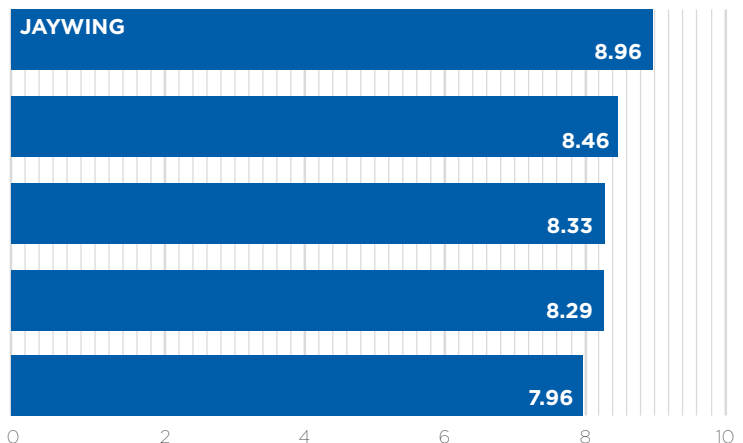
WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT+CONNECT

APPLIED TECHNOLOGY CATEGORY
Digital Business Transformation

WINNER
Communisis Data Intelligence and BrightHouse

communisis
AN OSG COMPANY

BrightHouse

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

Richard Vernon from Communisis and Darren Clarke from BrightHouse collected the award presented by Rachel Duffey, CEO, PayPlan. Also in photo Shaun Williamson the Awards host compere.

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
AVERAGE RATING

COMMUNISIS DATA INTELLIGENCE AND BRIGHTHOUSE	9.17
	8.72
	8.44
	7.83
	7.22
	6.56

0   2   4   6   8   10
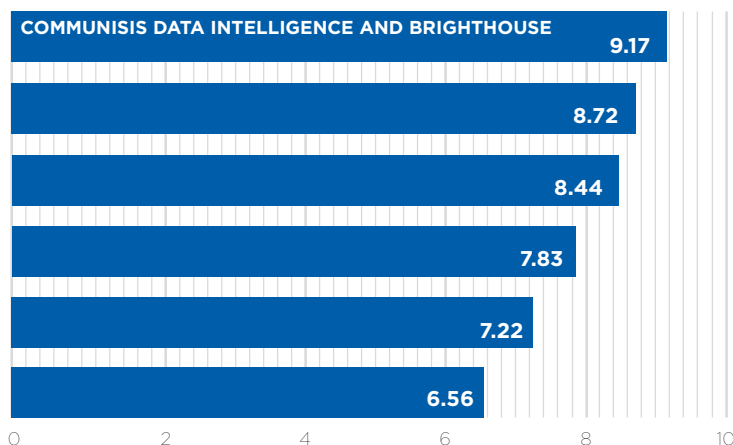
" WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT CONNECT

APPLIED TECHNOLOGY CATEGORY
Machine Learning in Credit & Collections Solution

WINNER
Credit Kudos

CK **CREDIT KUDOS**

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

Dave Fletcher of Credit Kudos collected the award presented by Rachel Duffey, CEO, PayPlan. Also in photo Shaun Williamson the Awards host compere.

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

AVERAGE RATING

CREDIT KUDOS	8.38
	8.27
	8.00
	7.96
	7.46
	7.23
	6.96

0　2　4　6　8　10
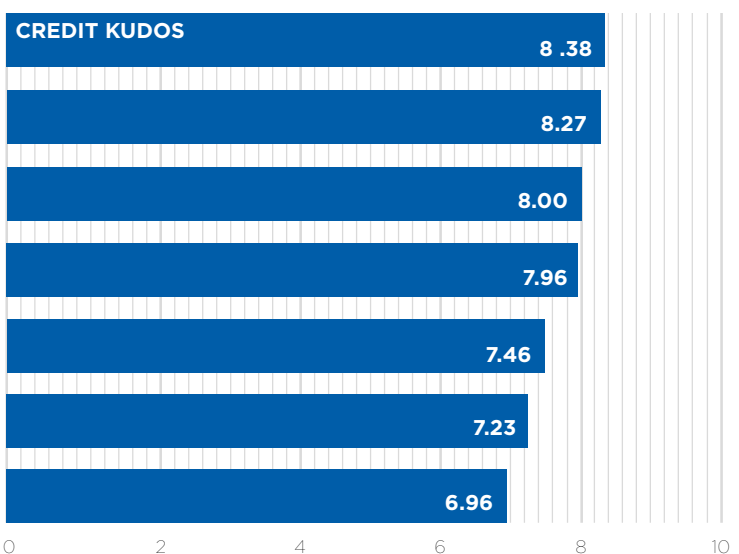
WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

INNOVATION LEADERS CATEGORY
International Technology Innovation

WINNER
IE Hub

illion Digital Tech Solutions

FINALISTS
- Advantage Software Factory
- DebtCatcher
- VersaPay

Mark Sussex and Catherine Martin of illion Digital Tech Solutions collected the award presented by Head of Compliance at Equiniti Credit Services Martin Kisby. Also in photo Shaun Williamson the Awards host compere.

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

International Technology Innovation ▊ AVERAGE RATING

	Rating
ILLION	8.23
	7.69
	7.54
	6.96

0   2   4   6   8   10
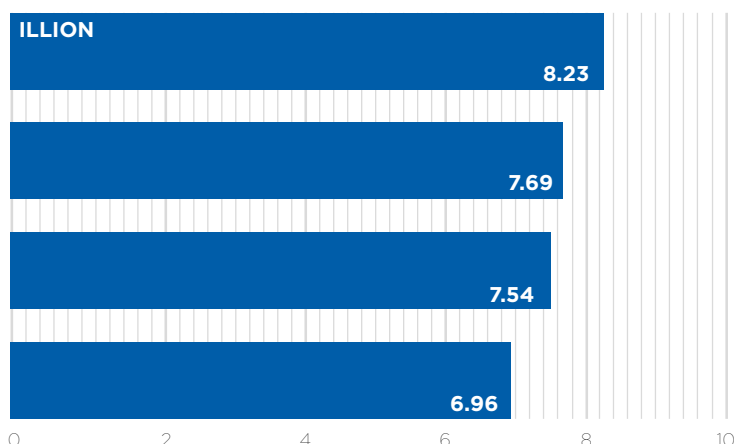
> **WHAT THE JUDGES SAID**
>
> illion's solution offers impressive results for its clients, demonstrating genuine international reach through its innovation. The innovation has been put to great use by some of the largest names in telecoms and energy sectors. The company has produced great results in 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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019

INNOVATION LEADERS CATEGORY
Technology Team of the Year

WINNER
CRS

CRS

a new breed
of debt collection agency.

FINALISTS
- Sidetrade
- Weblo
- Zoot

Ben Calvert and James Squires of the Credit Resource Solutions team collected the award. Presented by Managing Director, Ardent Credit Services and President of The Credit Services Association John Ricketts. Also in photo Shaun Williamson the Awards host compere.

OVERVIEW
In this category judges were looking for a team 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.

International Technology Innovation   ■ AVERAGE RATING

	Rating
CRS	8.75
	8.67
	8.67
	8.08

0   2   4   6   8   10
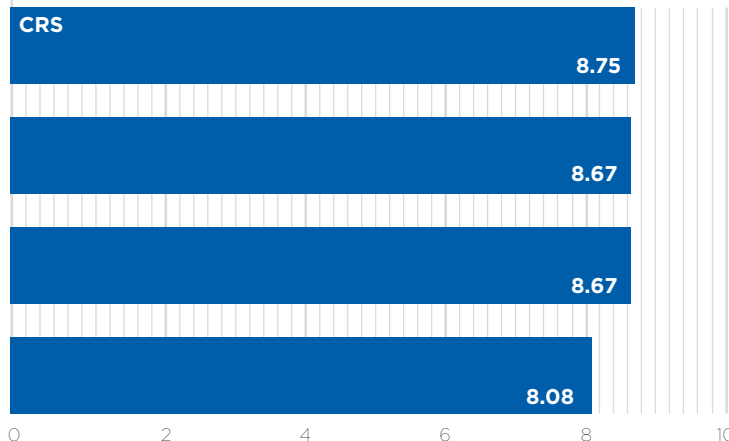
" WHAT THE JUDGES SAID

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.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

INNOVATION LEADERS CATEGORY
Technology Innovator – Person of the Year

WINNER
Susan Rann

Paylink Solutions™

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

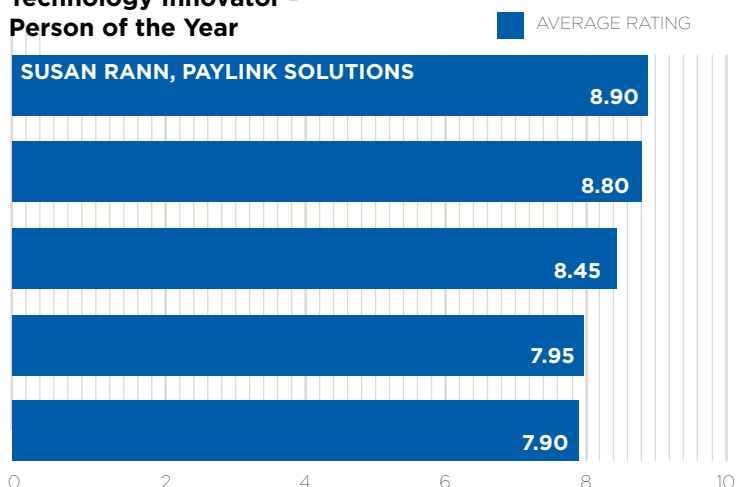Susan Rann, CEO, Paylink Solutions collected her award, presented by Managing Director, Ardent Credit Services and President of The Credit Services Association John Ricketts

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.

Technology Innovator - Person of the Year

■ AVERAGE RATING

Finalist	Rating
SUSAN RANN, PAYLINK SOLUTIONS	8.90
	8.80
	8.45
	7.95
	7.90

(x-axis: 0, 2, 4, 6, 8, 10)

> ## 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.**

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT CONNECT

INNOVATION LEADERS CATEGORY
Innovation in Credit

Sponsored By **EQUINITI** CREDIT SERVICES

About Equiniti
Equiniti Credit Services provides advanced consumer credit technology and outsourced services to banks and other lending institutions delivering digitally-enabled lending solutions to millions of UK consumers.

WINNER
Jaywing

JAYWING

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

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.

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   AVERAGE RATING

	Rating
JAYWING	8.58
	7.63
	7.33
	7.33
	7.13
	6.58
	6.04
	5.92

0   2   4   6   8   10
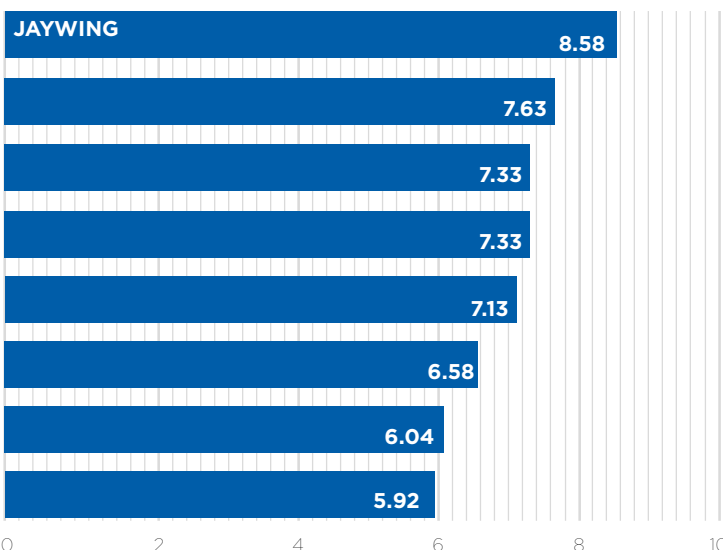
> **WHAT THE JUDGES SAID**
>
> The Judges said Jaywing stood out from the competition with its innovation by doing things differently to the rest of the market, producing great results. The Innovative use of artificial intelligence (AI) could have a significant impact on the market and benefit consumers. Jaywing's neural network driven scoring model provides compelling measures of success.
>
> Jaywing were a clear winner in this category.

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2019
POWERED BY CREDIT-CONNECT

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

Webio's Mark Opperman and Graham Bagg collected the award presented by Managing Director, Ardent Credit Services and President of The Credit Services Association John Ricketts. Also in photo Shaun Williamson the Awards host compere.

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

Innovation in Collections and Recoveries

AVERAGE RATING

WEBIO	9.50
	8.85
	8.75
	8.75
	8.15
	7.95
	7.95
	7.95

0   2   4   6   8   10
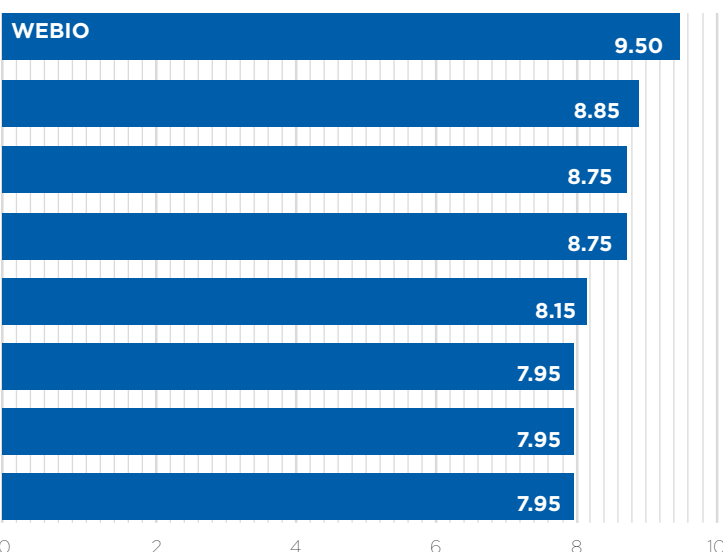
WHAT THE JUDGES SAID

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
live lending intelligence

ieDigital

Paylink
Solutions

Zoot

WELCOME TO THE INAUGURAL EDITION OF THE COMPANY POWER LIST

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.

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANY 2019

POWERED BY CREDIT-CONNECT
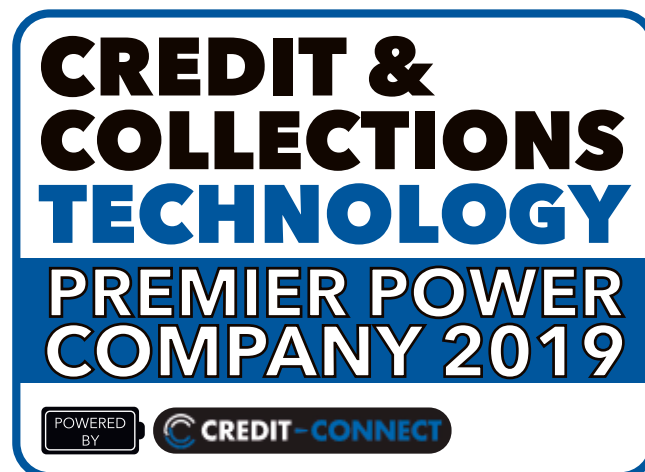
*NOTE: The list are placed in an A-Z in order within each section. Individual details for official company positions are available on request.

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANY 2019
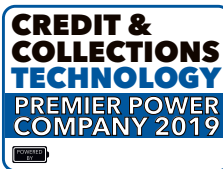
CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2019
TOP 20 COMPANIES (A-Z)

CK CREDIT KUDOS

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

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®

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.

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.

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.
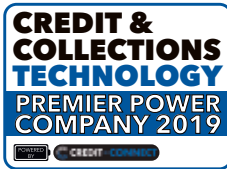
CREDIT & COLLECTIONS TECHNOLOGY
PREMIER POWER COMPANIES 2019

ieDigital

Founding Year- 1985

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.

ieDigital

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**
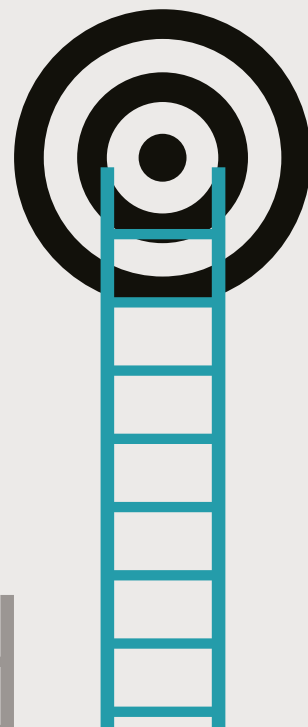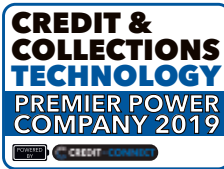
CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2019

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 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 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 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 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.

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2019

JAYWING

Founding Year – 1999

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.

**CREDIT & COLLECTIONS TECHNOLOGY
PREMIER POWER COMPANIES 2019**

LENDINGMETRICS
live lending intelligence™

Founding Year: 2010

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.

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANY 2019

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2019

RESTONS SOLICITORS

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

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
THE ONLY AML RESOURCE YOU NEED

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

Winner of the Compliance & Regulatory Technology solution in 2018 and 2019.

webio

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

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.

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANY 2019

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2019

Paylink Solutions

Founding year: 1999

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

0800 072 1204
paylinksolutions.co.uk

Paylink Solutions

@PaylinkSolution   @PaylinkSolutions

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANY 2019

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2019

Founding Year: 1990

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

Tel: +00 44 7887409529
Email: adam.jackson@zootweb.eu

Zoot won the Data & Analytics and Credit Underwriting categories in 2018 and have been shortlisted in a number of categories

CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANY 2019

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
- Dealflo
- 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
- Hubsolv
- 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

THE STORY
CONTINUES...

4TH ANNUAL CREDIT & COLLECTIONS
TECHNOLOGY AWARDS
ENTRIES OPEN 23RD JANUARY 2020

**CREDIT &
COLLECTIONS
TECHNOLOGY
AWARDS 2020**

POWERED
BY CREDIT-CONNECT

MORE INFO: CREDITANDCOLLECTIONSTECHNOLOGYAWARDS.CO.UK