

# CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2020

POWERED  
BY



CREDIT-CONNECT

# A W A R D S R E V I E W 2 0 2 0

FEATURING: CREDIT & COLLECTIONS TECHNOLOGY POWERLIST

[CREDITANDCOLLECTIONSTECHNOLOGYAWARDS.CO.UK](https://CREDITANDCOLLECTIONSTECHNOLOGYAWARDS.CO.UK)



## Award winning PEOPLE and PRODUCTS for Financial Services



Senior Manager &  
Certification Regime  
(SM&CR)



Complaints  
(Lloyd's Market)



Quality Assurance



Testing



Training & Competence



Complaints  
(General Market)



I am pleased to share with you the 2020 Credit & Collections Technology Awards review and second annual Credit & Collections Technology Power List.

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 2020 results.

2020 is the fourth year of the Awards history and of course has been the year of change with many winners and finalists providing fantastic innovations which have been enhanced as a result of the on-going pandemic.

The range of companies and individuals who entered this year was once again vast with over fourty new entrants with a vast of array of interesting partnerships emerging as finalists.

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 alongside judge's comments. As a result of the past four year's awards statistics, we are now able to update the company power list for 2020 and launch a unique league table which highlights the emergence and performance of established technology companies.

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 now updated this to 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 2020 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.

Hopefully 2021 will see us emerge to a new way of 'normality' and further growth of adoption of new technology in credit and collections.

**COLIN WHITE**

FOUNDING DIRECTOR, CREDIT CONNECT MEDIA



## CREDITOR & LENDER CATEGORY Anti-Fraud Solution

### WINNER Cifas

### FINALISTS

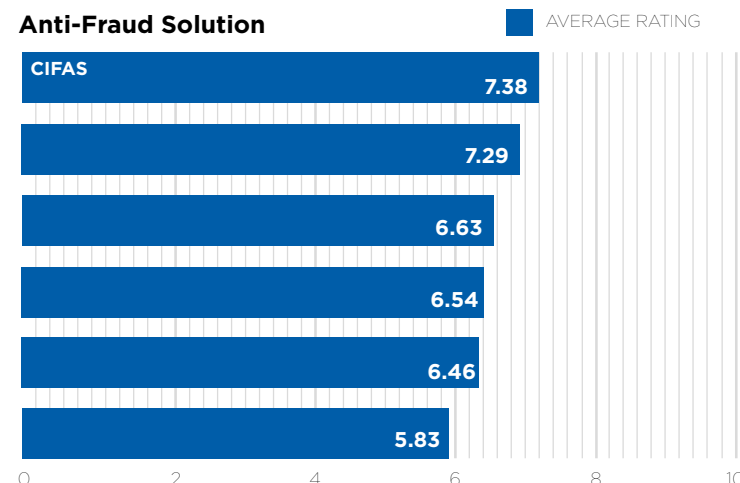
- Bottomline Technologies
- EQ Riskfactor
- Graydon
- TransUnion and Bank of Ireland
- TransUnion and Kwiff

### 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.



Congratulations to Lee D'Arcy Commercial Director and the team at Cifas on their first-ever Credit & Collections Technology Awards win.



### WHAT THE JUDGES SAID

Cifas provides impressive anti-fraud tech including facial recognition software for reducing identity fraud. It is an invaluable tool with potential for wider application and has achieved excellent results.

Cifas is one of the de facto standard fraud prevention tools in the UK - its proposition will strengthen through more firms being able to on board.

A facial matching tool that has proven to be effective at detecting ID fraud linked to organised crime

Playing with face recognition to further reduce fraud is an innovative and application of technology.



## CREDITOR & LENDER CATEGORY Credit Reference & Information Solution

### WINNER Aire

### FINALISTS

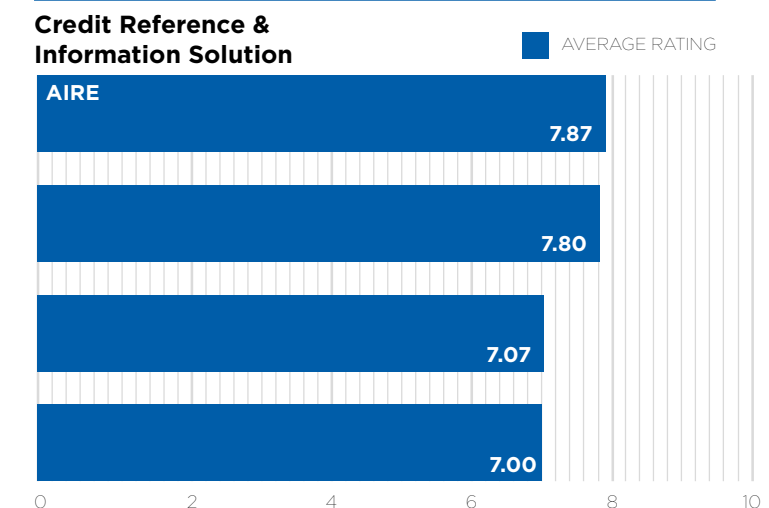
- CoCredo
- Credit Assist
- LendingMetrics

### OVERVIEW

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



Congratulations to Aneesh Varma Founder & Chief Executive Officer at Aire and the rest of the Aire team on this win.



### WHAT THE JUDGES SAID

The judges were impressed by the way Aire's solution has increased financial inclusion by making credit reports visible. Aire's solution gives access to decent credit for thin file customers.

This the first credit referencing solution to enable those with poor and thin credit files to get credit and with low defaults.

Aire's excellent and simplistic AI ,using open banking, proposition could potentially change the credit reporting game. It is an interesting solution which identified the need and set out to tackle it. It is a solution which looks forward rather than back.

Aire has a strong consumer focus is very innovative way to unlock value and create lending opportunities adding value to consumers.



## CREDITOR & LENDER CATEGORY Credit Risk Solution

Sponsored By **worksmart**  
Worksmart is trusted by the biggest names in Financial Services since 1997 to deliver market-leading Reg Tech solutions.

**WINNER**  
**LendingMetrics**

### FINALISTS

- Credit Kudos
- CreditAssist
- Graydon
- MotoNovo Finance
- RateSetter
- Satago
- Zoot

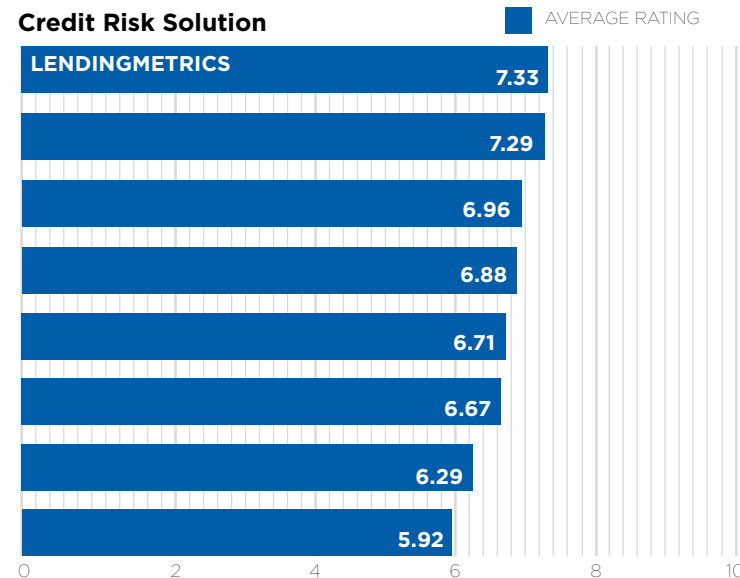
### OVERVIEW

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.



Congratulations to David Wylie Managing Director and Claire Januszczak Head of Sales and the rest of the company on winning this award. This is yet another special win for LendingMetrics as they have now won this award for the fourth consecutive year. A fantastic example of an industry innovator! Well done to Lending Metrics!

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



**“**  
**WHAT**  
**THE**  
**JUDGES**  
**SAID**

The winning solution offers an innovative route to market. The company is clearly a leader in cloud based credit decisioning that makes cutting edge technology available to lenders with an affordable pricing model.

Lending Metrics is a leader in credit decisioning that makes technology available to lenders with an affordable pricing model.



## CREDITOR & LENDER CATEGORY Finance Lending Solution

**WINNER**  
**Satago**

### FINALISTS

- CreditOnline
- Divido
- Mann Island Finance
- Margeta and Capital On Tap

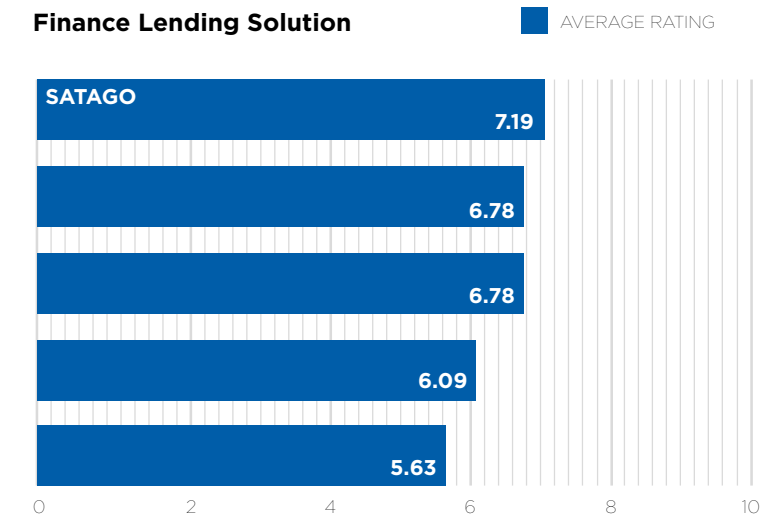
### OVERVIEW

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.



Satago win this award for the first time, upgrading from their 2019 finalist status.

Congratulations Sinead McHale Chief Executive Officer and the team at Satago.



**“**  
**WHAT**  
**THE**  
**JUDGES**  
**SAID**

Satago has created a very useful one platform tool. The solution helps to drive payments so that financing is a second not first option.

The Feature rich system is an effective lifeline for SMEs helping businesses to operate during tricky conditions,

Satago's feature rich system enabled excellent case studies and results. The company offers a great use of software integration to assess the risk profile of customers. It is a fast and flexible solution to invoice finance.

It is an innovative approach to invoice financing that offers the flexibility that reflects the nature of SMEs and is helpful at driving payments and financing as a second not first option.





## CREDIT & COLLECTIONS CATEGORY Affordability Assessment solution

### WINNER

**IE Hub, Atom Bank and Walsall Council**

### FINALISTS

- LendingMetrics
- Marston
- Tully an Openwrks company
- Paylink Solutions

**IE HUB**  
EMPOWER YOUR CUSTOMERS

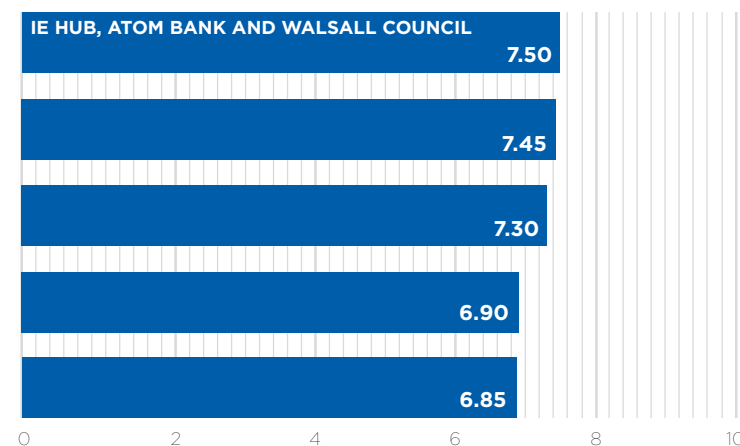


Congratulations to Mark McElvanney at IE Hub, and John Donnelly at Atom Bank and the team at Walsall Council on the first ever triple partnership victory at these Awards!

### OVERVIEW

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

#### Affordability Assessment Solution



### WHAT THE JUDGES SAID

The judges commented that this was a close call between the top two companies.

However the Judges said that the triple partnership entry demonstrated a good use of technology with a wide range of potential uses across multiple sectors benefiting consumers and creditors.

The winning solution offers fast deployment and the ability to not repeat processes over and over for debtors.

Good use of technology. Wide range of potential uses benefiting consumers and creditors.



## CREDIT & COLLECTIONS CATEGORY Contact Centre solution

### WINNER

**Cabot Financial and Callminer**

### FINALISTS

- CCS
- Digilog
- Dynamatix and Lifestyle Rentals trading as Hiya
- Elanex and Provana
- Lightico
- Noble Contact Centre
- Noble Gamification

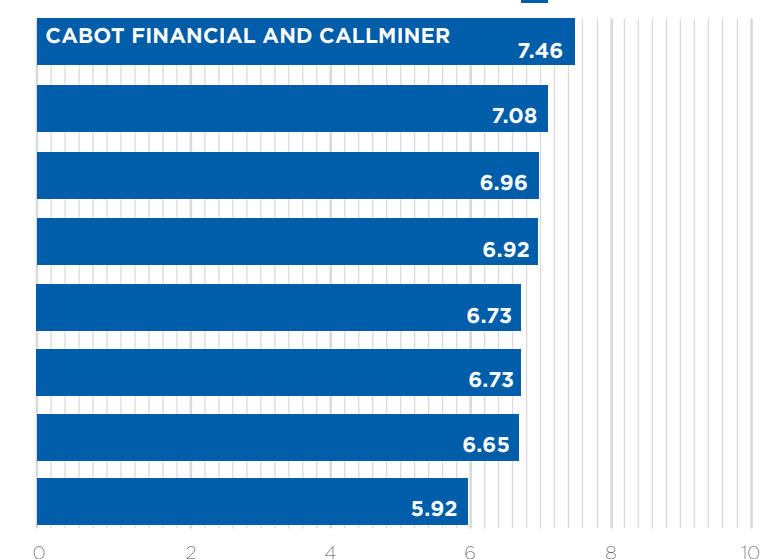


Congratulations to Phil McGilvray Chief Operating Officer at Cabot and Frank Sherlock International Vice President at CallMiner and their teams on their partnership victory! Callminer's win mean they recapture the award the last won in 2017.

### OVERVIEW

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

#### Contact Centre Solution



### WHAT THE JUDGES SAID

The judges said that this category provided a strong mix of important contact centre developments, addressing customer experience and cost to collect. There were some great entries offering innovative ideas to customer contact.

The winning partnership demonstrated a real time analytics solution for coaching and improving customer outcomes. The solution clearly has a strong focus on ensuring the customer journey to improve is a bonus in aiding the customer journey. Callminer and Cabot's solution provides a constant assessment of customer satisfaction and outcomes. The partnership is a clear application with good metrics and customer focused innovation. The companies have created a solid collections process which provides clear empathy to customers.



## CREDIT & COLLECTIONS CATEGORY Compliance & Regulatory Technology Solution

Sponsored By **aryza**  
Aryza has over 18 years of experience as a developer of software solutions for financial services and insolvency.

### WINNER

**SmartSearch**

### FINALISTS

- Innovation Software
- Worksmart

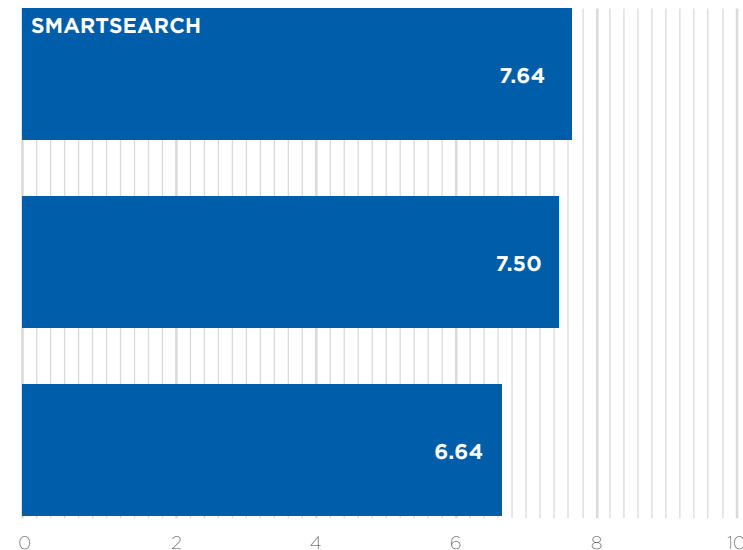
### OVERVIEW

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



Congratulations to James Dobson, Marketing Director and the rest of the SmartSearch team on their win for the third consecutive year.

### Compliance & Regulatory Technology Solution



This is a special win for SmartSearch as they win this category for the third consecutive year. To honour this achievement they become a winners of the Credit & Collections Technology Awards gold star for consistent innovation in this sector.

“  
**WHAT  
THE  
JUDGES  
SAID**

SmartSearch has produced a really important initiative as KYC and AML solution. It's Impressive system was clearly built with the end user in mind.

It is a comprehensive and innovative solution with a potentially wide application.

It is an impressive solution and compliance process which adapts to the current climate.

SmartSearch provides a robust solution for one of the fundamentally important areas of Know Your Customer (KYC) compliance.



## CREDIT & COLLECTIONS CATEGORY Customer Engagement Solution

### WINNER

**Webio and Oplo**

### FINALISTS

- Anchor Computer Systems
- Arvato Financial Solutions
- Aryza Group and Freedom Finance
- CCS
- Esendex
- TDX an Equifax company
- Vizolution and Santander

### OVERVIEW

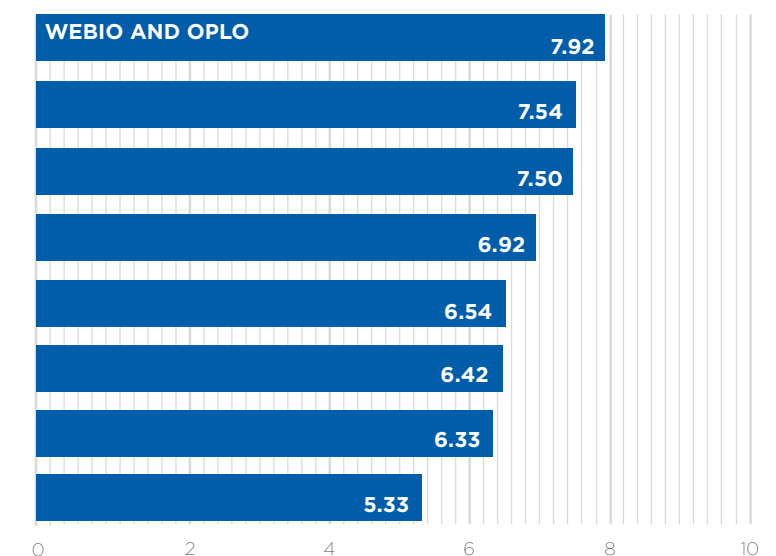
The winner here needed to provide a demonstration on how customer experience and outcome could be improved with technology.



Congratulations to Mark Oppermann, Head of Sales and Marketing at Webio and Richard Sharp, Managing Director-Consumer Division - Oplo and their teams on this partnership win.

This is Webio fifth win at the Credit & Collections Technology Awards four year history making them the most successful performer at the Awards to date.

### Customer Engagement Solution



“  
**WHAT  
THE  
JUDGES  
SAID**

The Judges said that Webio's partnership with Oplo provided real evidence of results. The solution demonstrated an excellent holistic approach with conversational messaging and understanding of clients' personal circumstances. The multi channel platform delivers high levels of customer satisfaction with real evidence of results.

The platform gives customers choice of a communications channel is the way to go, especially when delivered in a Covid-pressured environment

This is an excellent 'holistic' approach with conversational messaging and understanding of clients' personal circumstances.



## CREDIT & COLLECTIONS CATEGORY Data & Analytics Solution

### WINNER Aire

### FINALISTS

- Assimil8
- Innovation Software
- YayPay
- Zoot

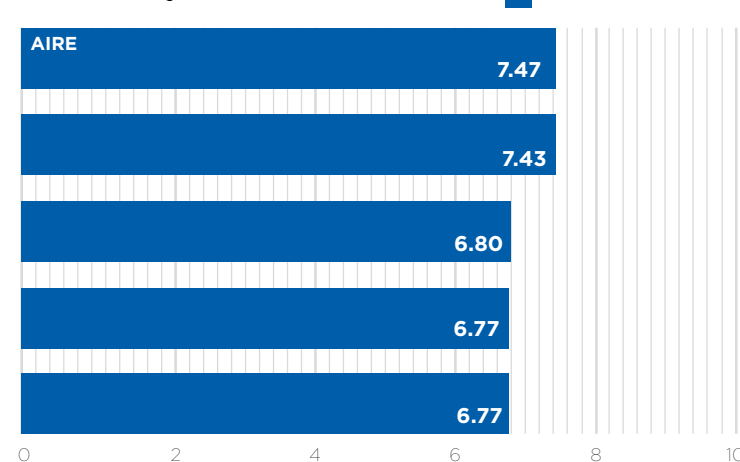


Congratulations to Aneesh Varma Founder & Chief Executive Officer at Aire and his team.

### 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



### “ WHAT THE JUDGES SAID

The Judges said that Aire’s real-time credit solution uses digital engagement to maintain accurate records with good consumer outcomes. Aire’s impressive solution is a great customer led tool that delivers insights with well documented customer benefits.

It is an excellent solution that demonstrates significant cost savings for firms and quicker processing of outstanding liabilities.

It is an Innovative tool for data management that has uses throughout the customer lifecycle



## CREDIT & COLLECTIONS CATEGORY Payment Solution

### WINNER Bottomline Technologies

### FINALISTS

- CCS
- Marqeta
- Modulr
- YayPay

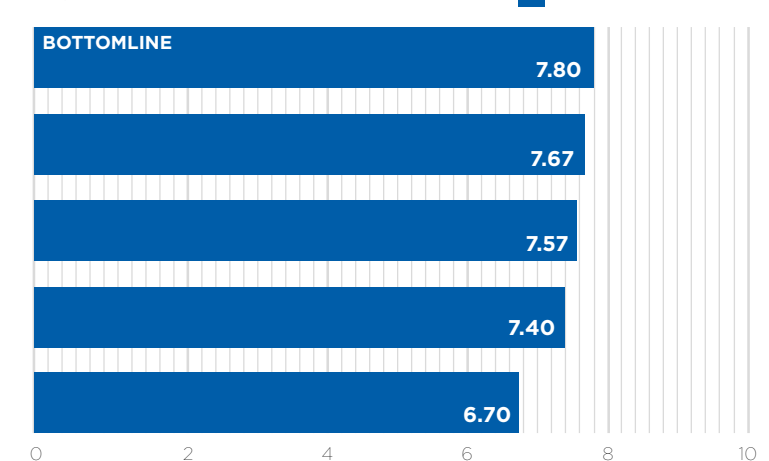


Congratulations to Paul Conway Director of Growth for New Business and Partnerships and Jack Gianella Market Development Executive and the Bottomline Technologies team on this win.

### 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



### “ WHAT THE JUDGES SAID

The Judges said that Bottomline Technologies has created a very useful one-platform tool. The solution helps to drive cloud-based payments so that financing is a second not first option. The solution is a useful product which includes fraud prevention and document tracking with the ability to track invoices & tackle fraud of real value.

The feature-rich system is an effective lifeline for SMEs helping businesses to operate during tricky conditions.

Bottomline’s solution is an excellent example of technology that has helped to stop over £89 million worth of fraudulent or wrongly processed payments in this year.



## CREDIT & COLLECTIONS CATEGORY

### Vulnerable Customer Identification & Screening Solution

Sponsored By **aryza**  
Aryza has over 18 years of experience as a developer of software solutions for financial services and insolvency.

**WINNER**  
**Virgin Money**

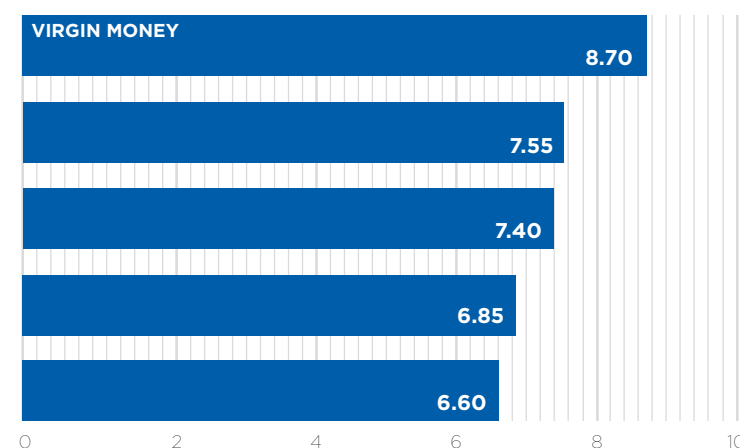
#### FINALISTS

- Elanov
- Fico
- TDX an Equifax company
- VRS

#### 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



Congratulations to Nick Watson Operations Manager and the Virgin Money team on this fantastic win!

**“**  
**WHAT THE JUDGES SAID**

The Judges said that this was a really strong category. Virgin Money stood out with a great example of proactive customer support with a hands-on initiative, backed up with great MI to demonstrate success. The solution has an innovative pro active approach, contacting potentially impacted customers of disasters/major redundancies etc.

The solution offers a Superb reactive service for Virgin customers who were experiencing vulnerability through various life changing events and is hugely innovative and topical given the current situation.

A Stand out winner!



## APPLIED TECHNOLOGY CATEGORY

### Artificial Intelligence in Credit & Collections

**WINNER**  
**InaWisdom and Northumbrian Water Group**

#### FINALISTS

- Credit Resource Solutions (CRS)
- Elanov

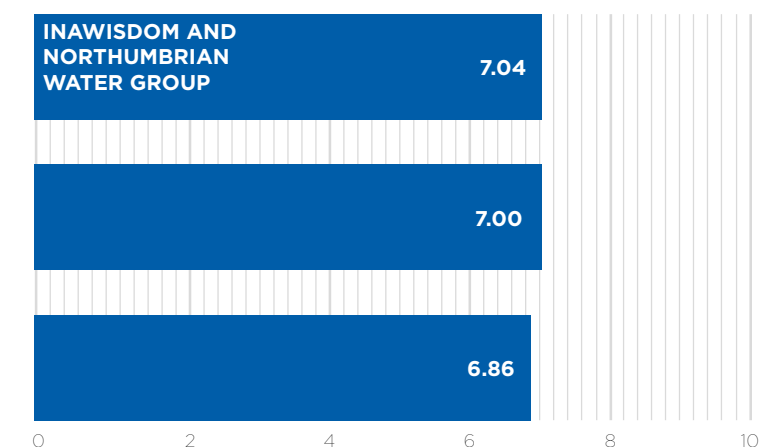
#### OVERVIEW

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



Congratulations to Neil Miles Chief Executive Officer and the InaWisdom team and also the Northumbrian Water Group on winning this award.

#### Artificial Intelligence & Credit Collections



**“**  
**WHAT THE JUDGES SAID**

This was a very close call between three of the finalists. The judges said the partnership winners in this category demonstrated a good use of personalised AI in determining the next best path in collections with positive results.

The partnership between InaWisdom and Northumbrian Water is an impressive use of technology to create tangible results reducing the time it takes to collect debt successfully. The partnership produces excellent results in improving engagement with customers and a great example of improving the debt collection process and strategy producing good customer outcomes and value.

Northumbrian Water Group have used InaWisdom's AI to predict outcomes and improve debt collection experiences which has reduced time to collect by 25 days.





## APPLIED TECHNOLOGY CATEGORY Best Use of Technology

### WINNER

**Credit Resource Solutions (CRS)**

### FINALISTS

- CreditAssist
- Destin Solutions and The Kent Intelligence Network
- LendingMetrics and Loans2Go
- Satago
- Trade Ledger
- Vizolution and Santander

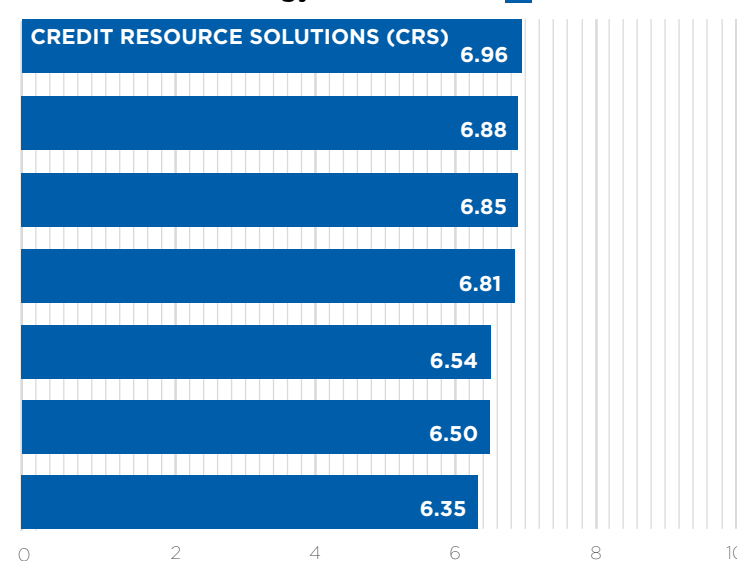
### OVERVIEW

A new category for the 2020 awards. In this category the Judges were looking for a demonstration from an entrant who has used technology to provide the best customer outcome from a lending or collections perspective.

**CRS** collections solutions  
that work

Congratulations to Ben Calvert, Commercial Director and the team at Credit Resource Solutions (CRS) on winning this award.

### Best Use of Technology



**WHAT THE JUDGES SAID**

This was a really tight close contest between all seven finalists. The judges said they were impressed by all of the entrants focused on the customer journey.

However CRS had impressed the Judges by the consistent endeavour demonstrated to improve and innovate. The solution showed excellent imagination using gamification to ensure high standards. CRS provided multiple examples of innovative technology in the business. The company produced great KPIs which measure success which is a great example of how to use of bots.



## APPLIED TECHNOLOGY CATEGORY Digital Business Transformation

### WINNER

**Aryza Group and Creation**

### FINALISTS

- Aryza Group and Experian
- DebtStream and Wright Hassall
- Dynamatix and Ellipsis Tech Company
- Lateral Technology
- Innovation Software
- Lowell and Engine

### OVERVIEW

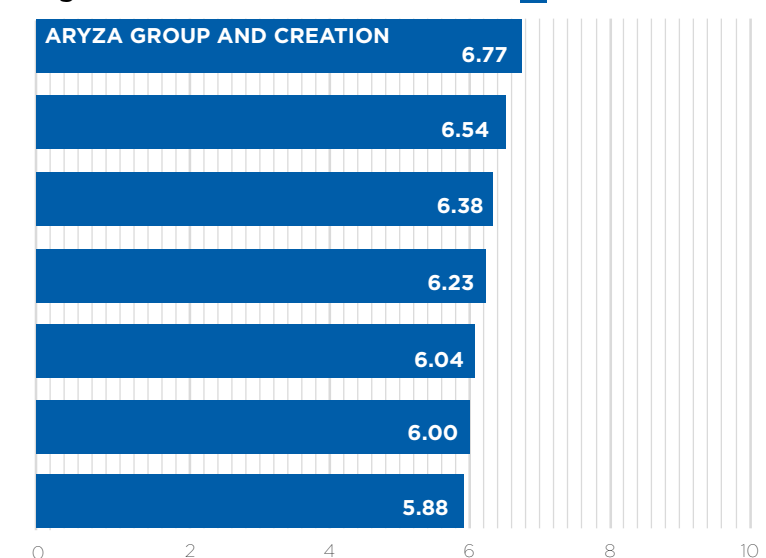
In this category Judges were looking to recognise a partnership has created a positive technological change. The solution would be an initiative which has resulted in an enhanced product or service as a result of the change.

**aryza**

**CREATION** .co.uk

Well done to Andy Taylor Chief Commercial Officer at Aryza and his team and also the team at Creation on this partnership victory!

### Digital Business Transformation



**WHAT THE JUDGES SAID**

The judges said that the partnership between Aryza and Creation demonstrated technology which enables customers in financial difficulty to self serve. The technology has useful MI and insights to help enhance the process. It is a great example of how digital can help customers. There was good evidence of partnership working.

This win is a great example of the way in which digital solutions can help customers showcasing a fast deployment in the light of Covid-19 to support client in customer application for payment breaks using open banking app and bureau data.

The partnership demonstrated a wealth of industry and technological experience between them.

Not only did the teams design a solution in a short time, but had to adapt to new FCA guidelines close to the go live date.



## APPLIED TECHNOLOGY CATEGORY Machine Learning in Credit & Collections Solution

**WINNER**  
**Credit Kudos**

### FINALISTS

- Aire
- Digilog
- InaWisdom and Northumbrian Water Group

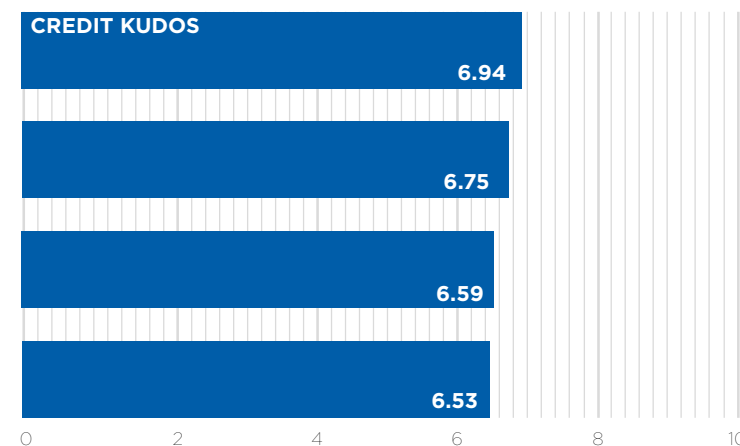
### OVERVIEW

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



Congratulations to Freddy Kelly CEO at Credit Kudos and his team for the second successive win in this category and the third win at these awards in four years!

**“**  
**WHAT**  
**THE**  
**JUDGES**  
**SAID**

The judges said this was a very strong category with all four finalists using the technology to drive tangible results. However Credit Kudos demonstrated itself to be a true disruptor by making affordable credit available to more people and demonstrating a good use of ML.

The company's solution provides faster decisions with lower defaults using open banking as part of their credit reference offering with positive results.

The company makes great use of ML to accurately predict defaults. The company is a true disruptor, challenging inertia caused by a narrow, established supply market, making affordable credit available to more people using a new data source (open banking data).



## INNOVATION LEADERS CATEGORY Technology Team of the Year

**WINNER**  
**Zoot**

### FINALISTS

- CoCredo
- Credit Resource Solutions (CRS)

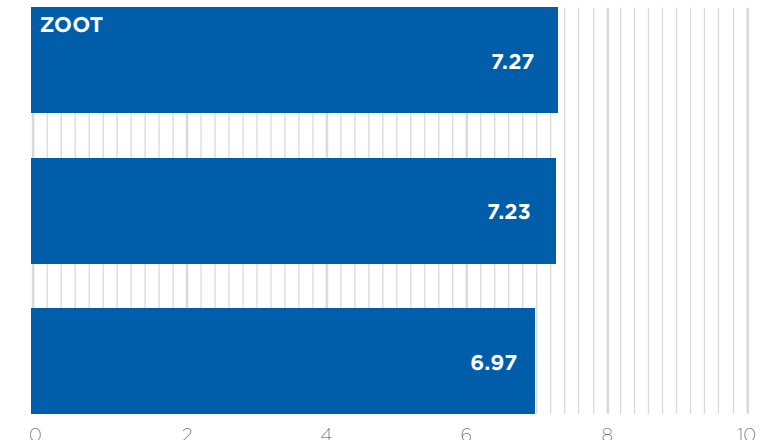
### OVERVIEW

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.



#### Technology Team of the Year

AVERAGE RATING



Congratulations to Adam Jackson Managing Director at Zoot and of course his team.

**“**  
**WHAT**  
**THE**  
**JUDGES**  
**SAID**

Zoot impressed the judges with the speed and implementation at which a complex project was delivered during the pandemic. The company has made great use of cloud based technology and appears to have made a huge difference to client operations.

The company demonstrated how its team had delivered a project under difficult circumstances.

The speed of development and implementation gives this entry the edge over the other finalists.



## INNOVATION LEADERS CATEGORY Technology Innovator – Person of the Year

**WINNER**  
**Aneesh Varma – Aire**



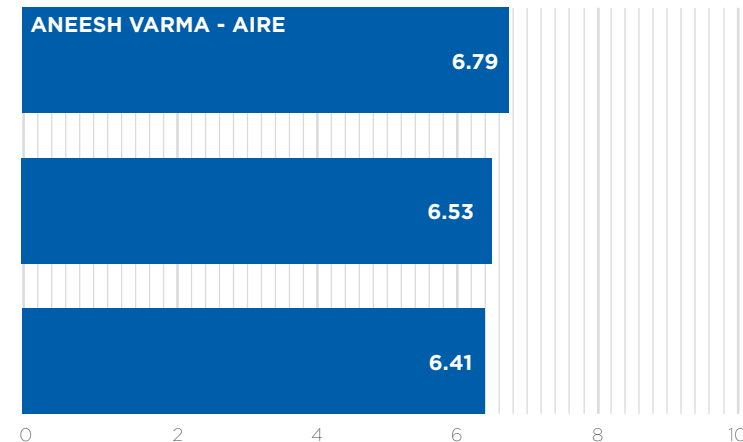
### FINALISTS

- Angela Clements  
Fair For You Enterprise
- Lubna Bazine  
Friendlyscore

### 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



Congratulations to Aneesh Varma on his win. This success was supported by his company, Aire, winning two other categories.

“  
**WHAT  
THE  
JUDGES  
SAID**

This was a tight contest with all three worthy finalists.

The Judges said that Aneesh Varma stood as a driving force behind an innovative solution which drew on his personal experience. Varma is an excellent example of entrepreneurship and has made a clear contribution to collections technology. He is a driving force behind an interesting solution for a large part of population who have thin credit files drawing, he has designed the solution from personal experience.

Aneesh is a great example of leader who is on a mission to drive a company with a social purpose.

Aneesh has made a clear contribution to collections technology with a track record of distinguished leadership.



## INNOVATION LEADERS CATEGORY Innovation in Credit

Sponsored By **worksmart**  
Worksmart is trusted by the biggest names in Financial Services since 1997 to deliver market-leading Reg Tech solutions.

**WINNER**  
**Secure Trust Bank and Jaywing**



Congratulations to Mike Abraham, Head of Credit Risk at Secure Trust Bank and a special congratulation to Ben O'Brien Managing Director at Jaywing as they win the Innovation in Credit category for the second year in a row.

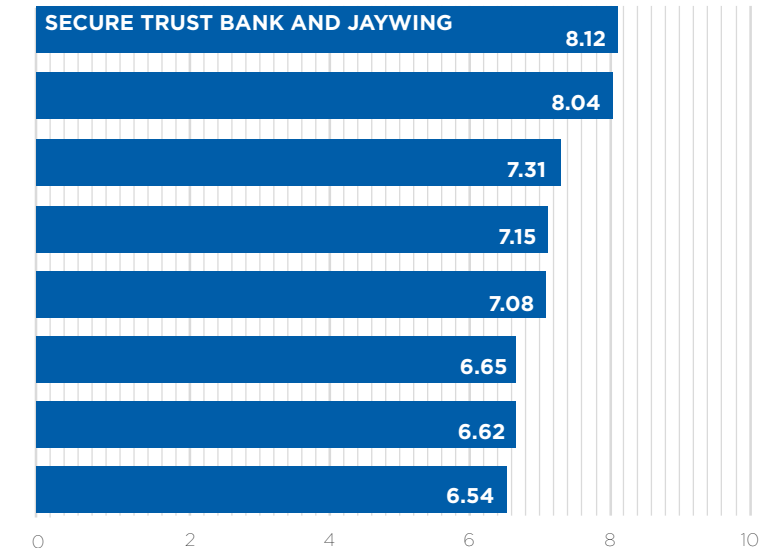
### FINALISTS

- Credit Kudos
- Ezbob and Esme Loans
- Graydon, Cifas and TruNarrative
- LendingMetrics and Loans 2 Go
- Onguard
- Portify
- TradeLedger

### 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



“  
**WHAT  
THE  
JUDGES  
SAID**

The Judges said the winning partnership met the needs of customers and the regulator.

The solution's intuitive model behaviour is the differentiator in producing major uplifts producing good application and good metrics.

The winning companies are strong innovators and are an example of fintechns focused on compliance expectations.

The Intuitive behaviour solution is producing major uplifts in all key metrics.





## INNOVATION LEADERS CATEGORY Innovation in Collections and Recoveries

### WINNER

**Paylink Solutions and Natwest Group**

### FINALISTS

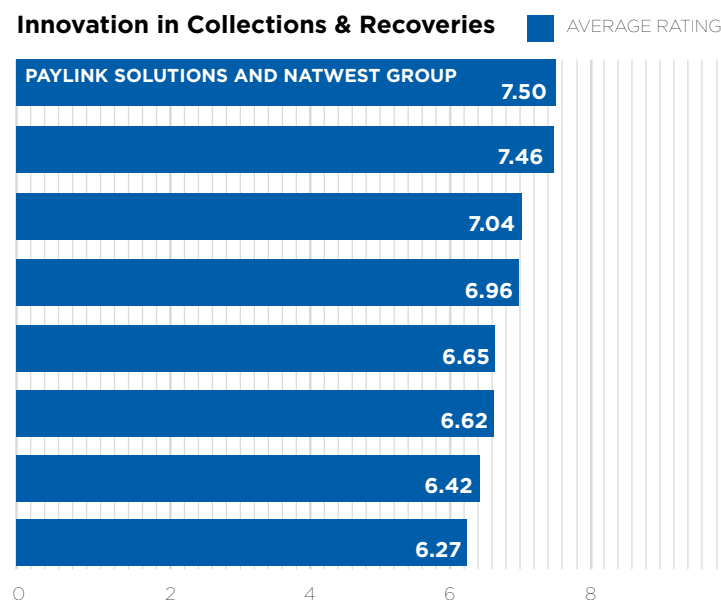
- Aryza Group and Avant Credit
- Destin Solutions
- Digilog
- Esendex
- Fico and Santander Bank Polska
- IE Hub and Atom Bank
- Webio and Snap Finance



Congratulations to Susan Rann Chief Executive Officer and her team at Paylink Solutions and Natwest Group on this partnership win.

### OVERVIEW

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



### WHAT THE JUDGES SAID

The Judges said that the partnership between Paylink and Natwest evidenced great customer feedback and provided an excellent response to support customers affected by the pandemic. The winning solution utilises open banking technology to support customer outcomes. The partnership solution provides tangible improvements in client processes through sophisticated technology. This was a good use of open data to support customer outcomes. It is a neat bespoke development, looking to address a specific challenge in a short timescale to deal with Covid-19.

It provides tangible improvements in client processes through sophisticated technology.

# CREDIT & COLLECTIONS TECHNOLOGY INNOVATION COMPANIES

# POWER LIST 2020

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

## ENHANCED PROFILE PARTNERS





## COMPANY POWER LIST LEAGUE TABLE

The Company Power list is a guide to the most innovative credit and collections technological companies.

Webio took this year's top spot in the Credit & Collections Technology Top 20 Company Power list league table retaining its position from 2019.

LendingMetrics consistent performance at the Awards moved them up to second with Zoot in third.

Other notable movers with IE Hub moving up 17 places, Callminer up 13 places SmartSearch gaining nine places and Paylink (six places)

Notable new entrants to the Top 20 this year are Aryza Group, Aire, CRS and CCS.

The latest edition of the Top 20 league table is published as a result of performance at the Credit & Collections Technology Awards over the past four years.

Points are allocated based on 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" 2020 credit and collections technology companies.

Pos.	Status	Company
1	▲▲	Webio
2	▲ 1	LendingMetrics
3	▼ 1	Zoot
4	▲▲	Jaywing
5	▲ 9	SmartSearch
6	▲ 1	Elanev
7	▲ 6	Paylink Solutions
8	▲ 1	Credit Kudos
9	▲ 13	Callminer
10	▲ 17	IE Hub
11	▼ 3	Esendex
12	LEVEL	Innovation Software
13	▼ 7	MotoNovo Finance
14	▲ 12	CRS (Credit Resource Solutions)
15	NEW ENTRY	Aire
16	▼ 6	Divido
17	▲ 4	TransUnion
18	▼ 2	Modulr
19	NEW ENTRY	Aryza Group
20	▲ 15	CCS



## CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2020 TOP 20 COMPANIES (A-Z)



Gathered directly from the consumer, Aire provides rapid, actionable insight to advance credit decisioning for lenders, empowering major banks and financial institutions - as well as the consumers they serve - with fairer insight. Founded in 2014, Aire is authorised and regulated by the FCA.

*A double win for Aire in the Data & Analytics and Credit reference category propels the company into the Top 20 for the first time.*



CCS are a digital engagement specialist providing innovative message and contact strategies. Utilising web, SMS, e-Mail and Social-media to communicate messages, letters, interaction and payments and allowing a customer to self-serve their account.

*A new entry for CCS following their triple finalist shortlistings this year, following up from their win in the Customer Engagement category in 2019.*



Aryza has over 18 years experience as a developer of software solutions for financial services and insolvency.

*A partnership win for Aryza Group in the Digital Business Transformation category makes the company the highest climber to enter this year's Top 20.*



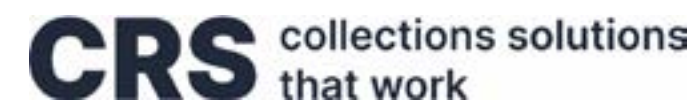
Credit Kudos is an FCA-authorised reference agency and Open Banking provider (AISP) that uses financial behaviour to measure creditworthiness.

*Credit Kudos win the Machine Learning in Credit & Collections title for the second year in a row following up on their 2017 Data & Analytics category success.*



CallMiner which provides the benefit of achieving successful call outcomes for both agents and customers. Cabot Financial helps customers take positive steps and focuses on tailoring personal solutions for them ensuring it's customers and people are at the heart of the company culture.

*Callminer rejoins the Top 20 list with their partnership with Cabot Financial in the Contact Centre Solution category repeating their success from 2017.*



A market-leading collections agency offering a full suite of outsourced services with an approach that sets a new standard in customer engagement and rehabilitation.

*CRS join the Top 20 with their Best Use of Technology victory following up on their win in the Technology Team of the category success in 2019.*





## CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2020



Divido is the world's retail-finance platform of choice seamlessly connecting financial institutions, retailers and consumers to offer flexible payments at the point of sale.

*Divido hang onto their Top 20 slot with a shortlisting in the Finance Lending Solution category which they won in 2017 and 2018.*



Easily implemented customer scoring without the GDPR implication; increase customer contact rates, screen for vulnerability and target payment propensity to increase profit..

*Elanex made the shortlist in three categories this year and won the Vulnerable Customer Identification & Screening solution category in 2017 and 2018.*



Esendex creates bespoke solutions to deliver excellent digital journeys to customers. Their Mobile Collections solution won the Queen's Award for Enterprise after being recognised for its creative and sensitive approach to effective debt collection.

*Esendex were finalists in the Customer Engagement and Innovation in Collections category this year. They won the 2017 Collections solution in partnership with NPower in 2017.*



Multi award winning system helping the millions of UK consumers in financial difficulty assess and share their affordability data.

*A partnership win for IE Hub with Atom Bank and Walsall Council in the Affordability Assessment category makes the company the highest climber to enter this year's Top 20.*



Innovation Software is a leading provider of intelligent Collections Management Systems and Business Intelligence tools offering trusted solutions to global enterprises.

*Innovation Software were shortlisted in three categories this year and won the Legal Software title in 2018.*



With our heritage in data science, we deliver exceptional results, creating brilliant work that's impossible to ignore in Marketing, Consulting and Technology.

*Jaywing won the Innovation in Credit with Secure Trust Bank in 2020 retaining their 2019 title. The company also won the Artificial Intelligence in Credit and Collections categories last year and won Technology Team of the year in 2018.*



## CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2020



**Founding Year - 2010**

LendingMetrics is a multi-award-winning financial technology and data specialist based in the UK and Australia. The industry-leading fintech company delivers cutting edge credit technology and innovative data solutions to the lending industry, including automated decisioning technology, credit reporting and integrated Open Banking data solutions.

As the first UK credit reference agency to become fully authorised by the Financial Conduct Authority, LendingMetrics is universally connected to all other major CRAs and third parties. Their robust technology and data infrastructure, and "blue-chip" partnership eco-system, focus on delivering scalable and secure affordability, suitability and predictive solutions to the entire financial sector.

### Key Personnel:

- David Wylie - Director
- Neil Williams - Chief Technology Officer
- Paul Brown - Head of Operations
- Claire Januszczak - Head of Sales

### Company category:

Online lending & credit risk solutions

### Website and telephone number:

www.lendingmetrics.com  
+44 (0) 2394 211010

*LendingMetrics completed a quadruple of wins in the Credit Risk category this year. The company has demonstrated consistent innovation.*



## Auto Decision Platform

ADP saves on time, money and errors, driving more profits to your bottom line.

It assesses your applicants in real-time, 24 hours a day, and delivers accurate lending decisions in milliseconds.

It's a multi-award-winning automated decisions and collections platform that puts **you** in control.

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*It's your time*

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**www.lendingmetrics.com**







## CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2020



Webio orchestrates all the conversation elements needed for credit and collections teams to have effective, efficient, and successful digital customer conversations over messaging channels.

As specialists in credit, collections, and payments, Webio's conversational AI platform enables collections teams to positively engage with customers across the debt cycle in smarter, more intelligent ways by blending automated chatbots and live agents. With conversational messaging customers feel less pressure and are more comfortable discussing their situations over messaging. The result is increased engagement rates, improved agent productivity that positively impacts cashflow. We even get you talking to customers you have failed to connect with using traditional channels.

### What Webio do:

#### Increase Customer Engagement Rates:

Webio connects and manages customers' conversations allowing businesses easily add new channels - WhatsApp, SMS etc. giving customers the choice to engage via their preferred channels.

#### Achieving Efficiencies Through Blended Automation:

Webio automates full or partial conversations. Automating repetitive tasks such as initial outreach, ID&V, I&E processes, and payments allows agents to focus on more complex and specialised customers issues.

**Predicting Conversation Outcomes:** Our machine learning engine is changing the way collections teams approach customer engagement. Directing conversation flows based on data, sentiment, intelligence, and neural linguistics and deciding the next best step.

Founding Year: 2016

### Projects Include:

- Fully compliant automated chatbots to manage early-stage engagement that resulted in a 30% reduction in agent site visits and a 60% response rate for I&E forms.
- 'Covid Repayment Bots' to manage thousands of payment reductions and holiday requests. Bots guided customers through an ID&V process, determine their ability to pay and if a payment holiday is required or both, then scheduled a time for an agent to discuss
- Deployed payment and conversational form functionality making it easy for chatbots and/or agents to send payment request links as part of a messaging conversation as they interact 'live' with customers.

### Our Results:

Great technology must deliver benefits, so here are some metrics we've achieved

- 50% of 'unresponsive' customers now engaging
- 11% increase in collections with significant increases from non-performing debt
- 60%+ increase in converted conversations
- 78% reduction in agent response completion times.

### Key Personnel:

- Cormac O'Neill, CEO
- Mark Oppermann, Head of Sales and Marketing
- Delia Jones, Head of Operations

Tel: +44 203 355 9718  
Email: [more@webio.com](mailto:more@webio.com)

*Five awards wins in four years across the Customer Engagement and Innovation in Collections & Recoveries categories.*



# ENGAGE WITH CUSTOMERS LIKE NEVER BEFORE

As specialists in credit, collections and payment messaging, we know what works and what your customers respond to.

With our conversational messaging platform and a proven track record of working with leading UK collections teams, we guarantee improved agent productivity, better business outcomes and customer experiences.

FOR MORE DETAILS ON  
HOW WE DELIVER SUCCESS

Visit | [www.webio.com](http://www.webio.com)  
Email | [more@webio.com](mailto:more@webio.com)  
Social | [@webioHQ](https://twitter.com/webioHQ)





## CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2020



Modulr is the new integrated payment service for businesses that need a faster, easier and more reliable way to move money.

*Modulr were finalists in the 2020 Payments category and won this award in 2019.*



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

*MotoNova were a finalist in the Credit Risk category this year. The company won the Innovation in Credit title in 2017 and also won the Finance Lending solution category in 2019.*



Paylink Solutions, a leading financial services technology provider for banks and building societies, delivering digital affordability solutions to support customers.

*Paylink Solutions won the Innovation in Collections & Recoveries award in 2020 with Natwest retaining the title they won with RBS in 2018.*



SmartSearch provides a unique Anti Money Laundering (AML) verification platform delivering AML checks on Individuals and Businesses in both UK and international markets.

*Winner of the Compliance & Regulatory Technology solution for the third year in a row.*



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

*TransUnion had two partnership short-listings in the Anti-Fraud category. The company were the winner of the Affordability Assessment award with Let Alliance in 2019.*



Zoot are a specialist provider of automated decisioning solutions providing advanced origination and customer management services to the Financial Services industry.

*Zoot won the Technology Team of the Year this year, following on from their Data & Analytics and Credit Underwriting category wins in 2018.*



## AIMING FOR THE PREMIER TOP 20 LIST...

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

#### RISING FAST:

- Arvato Financial Solutions
- Atom Bank
- Bottomline Technologies
- Cifas
- CoCredo
- Credit Assist
- Destin Solutions
- Experian
- Graydon
- InaWisdom

- Lightico
- Noble Systems
- Northumbrian Water Group
- Oplo
- Satago
- Walsall Council

#### OTHER PLACINGS:

- Acquired
- Ascent Performance Group
- Gala Technology

- GBG
- IE Digital
- Illion Digital Technologies
- Katabat
- Let Alliance
- MaxContact
- NPower
- Paythru
- Phillips & Cohen Associates
- Restons Solicitors
- Totally Money

### POWER LIST COMPANIES A-Z (Placing Outside the Top 50)

#### RISING FAST:

- Cabot Financial
- Creation
- Digilog
- Dynamtix
- FICO
- Freedom Finance
- Lowell
- Marqeta
- Natwest Group
- Onguard
- Santander
- SecureTrust Bank
- TDX an Equifax company
- Worksmart
- Virgin Money
- Vizolution
- YayPay

#### OTHER PLACINGS:

- AccountScore
- Admiral
- Alyne
- Anchor Computing Systems
- Andromeda
- Anglia UK
- Assimil8
- Avant Credit
- Bank of Ireland
- BCH Digital
- Bean
- bePayd powered by Proactis
- BNP Paribas Asset Management
- Bonafidee
- Bristow & Sutor

- British Gas
- Capital On Tap
- Castlight Financial
- Cedar Rose
- CGI
- Communis Data Intelligence
- Copernicus
- CreateFuture Studios
- Credit Style
- CreditLadder
- CreditOnline
- DDI Software
- Dealflo
- Dealtrak
- Debtsense
- DebtStream
- Duesday
- Dun & Bradstreet
- Eckoh
- Ellipsis Tech Company
- Eg Solutions
- Encompass
- Engine
- EQ Credit Services
- EQ Riskfactor
- Esme Loans
- Express Gifts
- Ezbob
- Fair for You
- FinTrace
- FIS
- Flexys
- G3 Remarketing
- GAIN Credit
- GDS Link
- Go Car Credit
- HighRadius
- Hostcomm

- Hubsolv
- Indigo Cloud
- Intrum
- JMAC Business Consulting,
- Kwiff
- Lantern
- Lateral Technology
- Liberis
- Link Financial
- Lloyds Banking Group Financial Wellbeing
- Loans2GO
- Loomis
- Lifestyle Rentals trading as Hiya
- Mann Island Finance
- Marston
- Mogoplus
- Motorpoint
- N Brown Group
- Nimbla
- Nosco
- Opos
- PayPlan
- PCI Pal
- Phoenix Commercial
- Policy in Practice
- Portify
- Prodigy Finance
- Provana
- PurplePatch
- Quanta Law
- RADR
- Ratesetter
- Redline Application Services
- Rimilia
- Royal Bank of Scotland

- RRD
- Samepage Group
- Santander Bank Polska
- Santander Consumer Finance
- Severn Trent Water
- Shawbrook Bank
- Shop Direct
- Short Term Finance
- Sidetrade
- Snap Finance
- Spotcap
- Striata
- Sword Apak
- Syntec
- Target Group
- Teleproject
- Telrock
- The Kent Intelligence Network
- The IDCo
- Toyota Financial Services
- TriLine GRC
- Trade Ledger
- TruNarrative
- Tully an Openwrks company
- Ultracomms
- Validis
- Voicesage
- Vulnerability Registration Service (VRS)
- Walker Morris
- Welcom Digital
- Wright Hassall
- Zinc Group

\*Companies previously listed who are no longer active in the UK market have been removed from this year's list.

THE STORY  
CONTINUES...

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**ENTRIES OPEN 28TH JANUARY 2021**

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