

CREDIT & COLLECTIONS TECHNOLOGY AWARDS 2021

POWERED
BY



CREDIT-CONNECT

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FEATURING: CREDIT & COLLECTIONS TECHNOLOGY POWERLIST

[CREDITANDCOLLECTIONSTECHNOLOGYAWARDS.CO.UK](https://creditandcollectionstechnologyawards.co.uk)

Mann Island Finance Winner of the Technology Team of the Year at the Credit & Collections Awards 2021.

In creating the future of
motor finance our eyes
are always on the
road ahead.

MannIsland
Fuelling Finance

www.mannisland.co.uk

Mann Island is a trading style of MI Vehicle Finance Limited (MIVF), a lender, and Mann Island Finance Limited (MIF), a broker. Both companies are part of the Investec group of companies, are registered in England and have their registered office at Reading International Business Park, Reading, RG2 6AA. MIVF's company registration number is 05643927 and MIF's is 02750308. Both companies are authorised and regulated by the Financial Conduct Authority for credit-related regulated activities.

W E L C O M E N O T E



I am pleased to share with you the 2021 Credit & Collections Technology Awards review and third 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 year's winners. The Awards scheme prides itself on its transparent approach and therefore we are pleased to provide this review outlining the reasons for the 2021 results.

2021 is the fifth year of the Awards history and has been the year when hopefully we can look back and say that the UK started to successfully emerge from the pandemic.

It was great to be back at a face to face event in November and see so many people enjoying and participating at the awards ceremony.

2021 has seen so many new winners and finalists providing fantastic innovations which have been enhanced as a result of the on-going pandemic.

The Awards results provide some great statistics which define the transparency of these Awards. Individual reports on each company's Awards entry performance can provide details on where each company was placed alongside the judge's comments. As a result of the past five year's awards statistics, we are now able to update the company power list league table for 2021.

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 2021 list.

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

Hopefully 2022 will see us further emerge into a new way 'normality' with 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

JAYWING
MONEY

FINALISTS

- Cedar Rose International Services
- Checkprint
- Cifas
- Graydon
- LEM Verify
- TransUnion

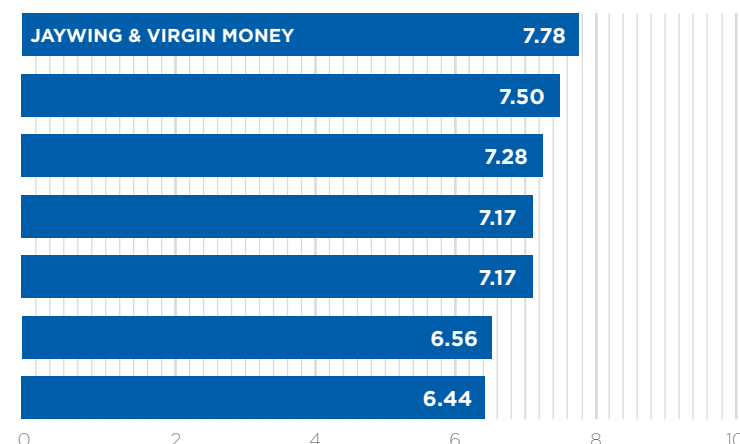


The award was collected by Martin Smith Director of Strategy and Innovation and Ben O'Brien Managing Director at Jaywing and the team at Virgin Money..

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



WHAT THE JUDGES SAID

The Judges said this category produced a strong set of entries, all providing effective solutions to improve an important part of the credit process.

However Jaywing and Virgin Money's partnership provided an excellent example of an innovative technology that used artificial intelligence to detect and reduce fraudulent card applications.

Archetype is an excellent example of innovative technology using AI to detect and reduce fraudulent card applications.

It is an interesting proposition to look at attributes and behaviours to create an easy to use score.



CREDITOR & LENDER CATEGORY Credit Reference & Information Solution

WINNER

LENDINGMETRICS
It's your time

FINALISTS

- Cedar Rose International Services
- Credit Assist
- Credit Kudos

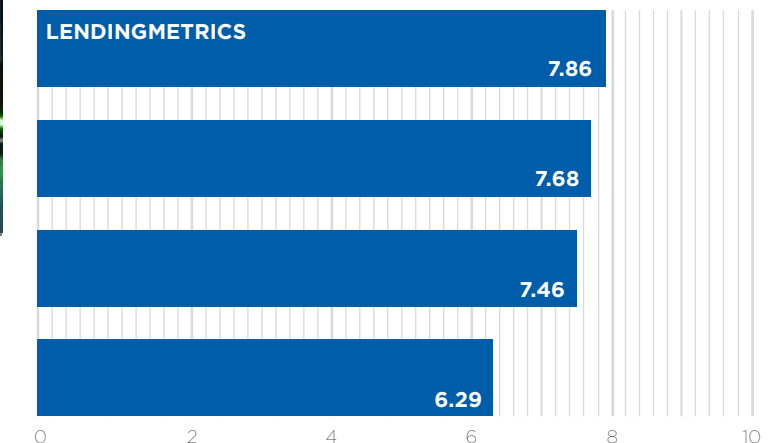


Awards collected by Claire Januszczak, Sales Director at LendingMetrics LendingMetrics fifth win in five years at the Awards.

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



WHAT THE JUDGES SAID

The Judges said that this was a very close category containing evolving and improving products available to creditors.

The winner here offered great innovative and produced good evidence of value.

There is a uniqueness about their product.

LendingMetrics displayed a great use of its Auto Decision Platforms for assessing affordability assessments.

It is a solid and comprehensive solution to real issues in the credit market and displays good evidence of success.



CREDITOR & LENDER CATEGORY Credit Risk Solution

WINNER



FINALISTS

- Credit Assist
- Credit Kudos
- Credit Passport by CRIF Realtime
- LendingMetrics
- Satago

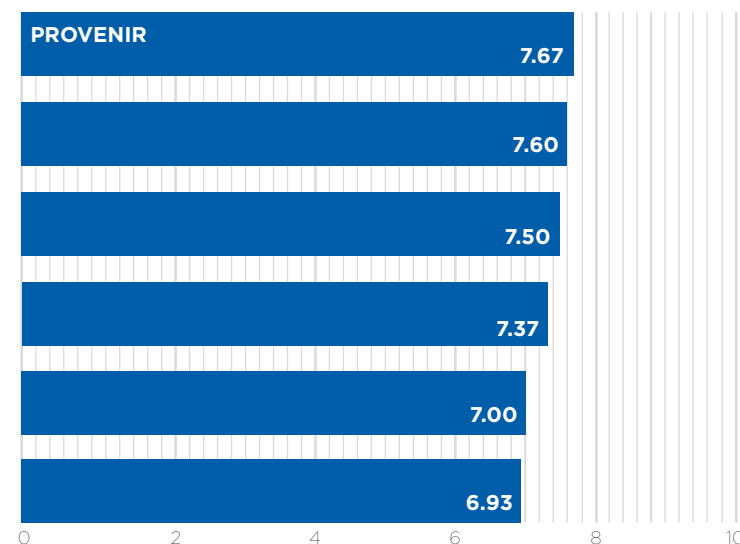


The Provenir team collected the award. The first time they have entered the awards and a first win!

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



WHAT THE JUDGES SAID

The Judges said this category produced a number of high quality entries.

Provenir presented a good submission with an impressive case study deployed in many countries.

This robust decisioning tool is cutting edge.

Provenir presented a good submission with an impressive case study that has deployed in many countries.

It is a comprehensive and robust solution for businesses



CREDITOR & LENDER CATEGORY Finance Lending Solution

WINNER



FINALISTS

- Credit Kudos
- Funding Options
- Mann Island
- Trade Ledger
- Zoot

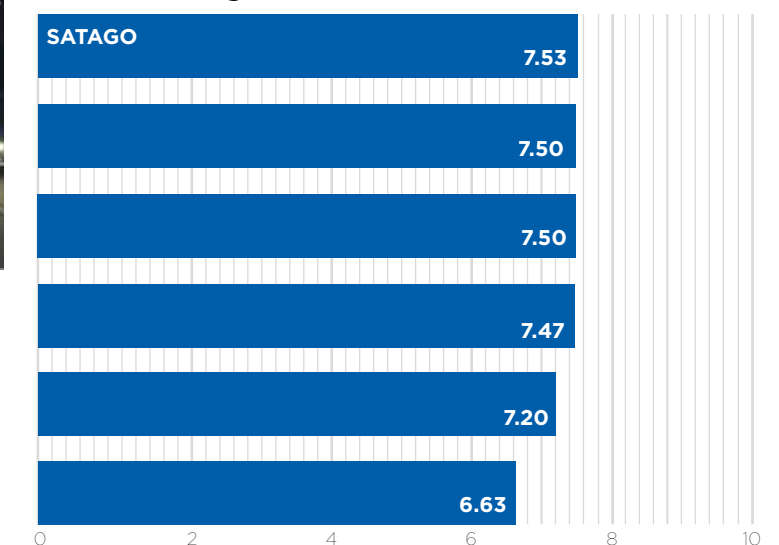


The Satago team collected the Award. Satago win the category for a second year in a row!

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



WHAT THE JUDGES SAID

The Judges said this category demonstrated the wealth of technology solutions on offer to creditors in the market.

The winner here has produced a nice combination of collections and invoice financing, offered a good integrated solution and demonstrated a nice use of case studies.

Satago is a solution improving SME cash flow. The company offers a good integrated solution showcasing a nice combination of collections and invoice financing.

It is a great example of risk software supporting customers during the pandemic.

Satago has made a breakthrough in invoice financing that gives fast and safe access to funds.



CREDIT & COLLECTIONS CATEGORY Affordability Assessment solution

WINNER



FINALISTS

- Credit Kudos
- Digilog
- LendingMetrics
- Paylink Solutions and Zopa
- TransUnion

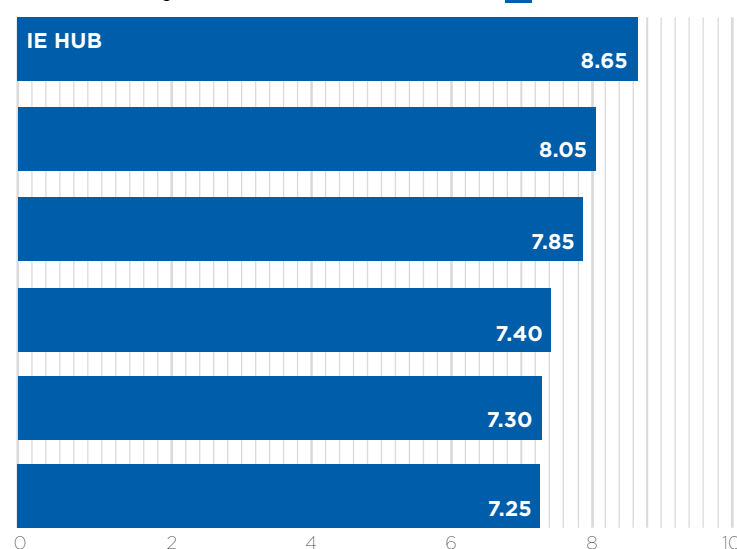


Dylan Jones, Chief Executive Officer and Mark McElvanney, Sales Director at IE Hub collected the trophy.

OVERVIEW

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

Affordability Assessment Solution



WHAT THE JUDGES SAID

This category produced a number of strong entries with excellent solutions.

IE Hub stood out here with a consumer focused approach to give visibility on affordability which provided good ease of use to reach the most vulnerable.

The judges loved the focus on making it easy for the customer to view and share their data with multiple firms.

IE Hub is a self management portal and pre-filled information makes this a strong product with good USPs.



CREDIT & COLLECTIONS CATEGORY Compliance & Regulatory Technology Solution

WINNER



FINALISTS

- LEM Verify
- PCI Pal
- SQA Consulting
- TriLine GRC
- Worksmart



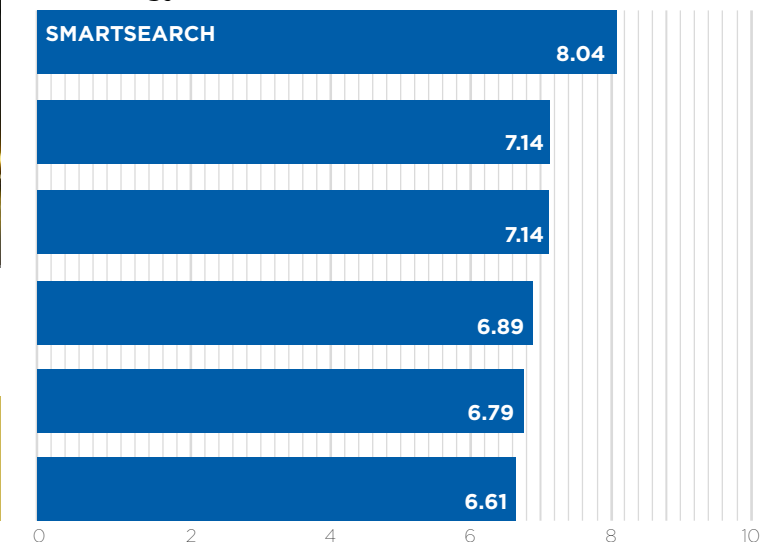
SmartSearch's team collected the award for the fourth consecutive year.

This is another special win for SmartSearch as they win this award's category for a fourth year in a row. To honour this achievement they received a special gold star award trophy for consistent innovation in this sector.

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



WHAT THE JUDGES SAID

One of the Judges said that this was the hardest category to judge because of the strong entries.

SmartSearch have provided an effective tool which displayed good detail in demonstrating tangible benefits through the compliance journeys producing a comprehensive solution.

The platform provides critical support in a timely manner to remove need for physical ID documents. The speed and impact of the solution is very impressive.

SmartSearch is a leading solution in the AML market UK. The company displayed impressive client retention statistics and impressive speed of decision metrics.



CREDIT & COLLECTIONS CATEGORY Contact Centre solution

WINNER



FINALISTS

- Complete Communication Solutions (CCS)
- MaxContact
- PCI Pal

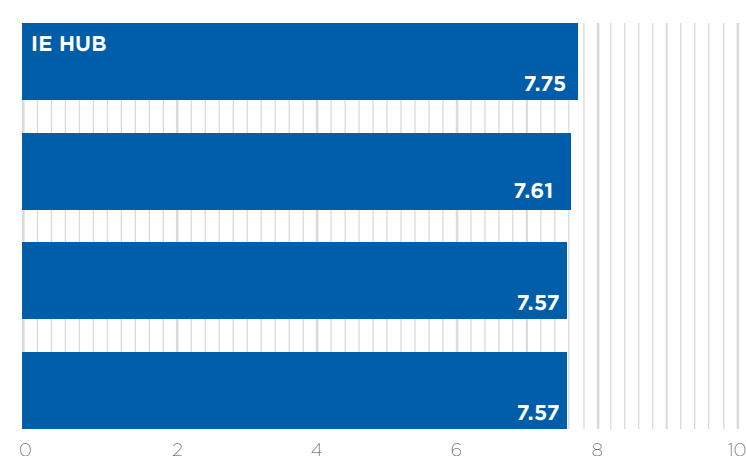


Congratulations again to Dylan Jones Chief Executive Officer and Mark McElvanney Sales Director at IE Hub. Two wins at the Awards this year.

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 there was great use of artificial intelligence in the entries and that there were displays of innovation taking place in fast-changing environments.

IE Hub's winning solution demonstrated a great customer journey with a tool which supports agents with affordability assessment and setting repayment plans.

The IE Hub tool supports agents with affordability assessment and setting repayment plans.

It is a good solution to the pandemic impact of home working.



CREDIT & COLLECTIONS CATEGORY Customer Engagement Solution

WINNER



FINALISTS

- Complete Communication Solutions (CCS)
- Credit Passport by CRIF Realtime
- DebtStream
- Freeze Debt
- Loxon Solutions
- Policy in Practice
- TransUnion

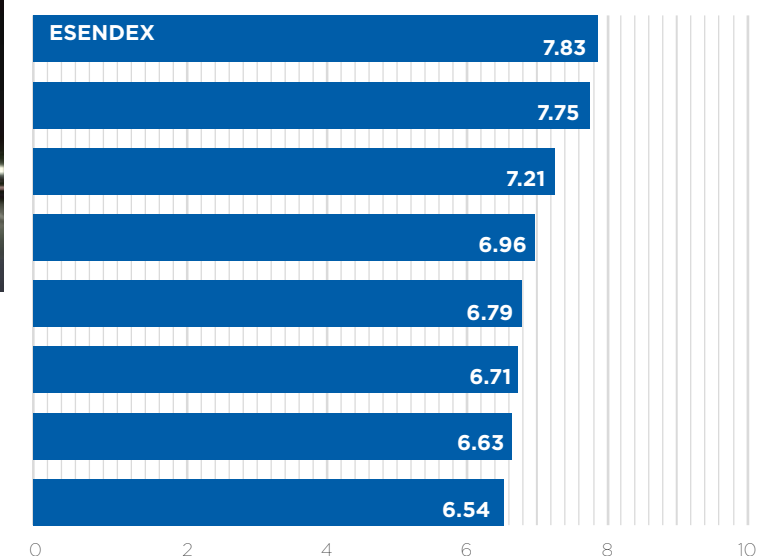


Jack Forster National Solutions Strategist at Esendex collected the Award.

OVERVIEW

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

Customer Engagement Solution



WHAT THE JUDGES SAID

This was a very strong category with entrants displaying solutions whilst seeking to improve the experience for consumers and performance for collectors.

Esendex displayed great achievements in collection rates with emphasis on the end customers experience during the pandemic aiding vulnerable customers.

It is a standout in its field displaying empathy and finding ways to help the customer.

The solution is a Pandemic driven development for housing associations to reduce bad debt and aid vulnerable customers.

The solutions displayed empathy in finding ways to help the customer.



CREDIT & COLLECTIONS CATEGORY Data & Analytics Solution

WINNER

QUALCO

FINALISTS

- Connected Data
- Data On Demand
- Ezbob and Metro Bank

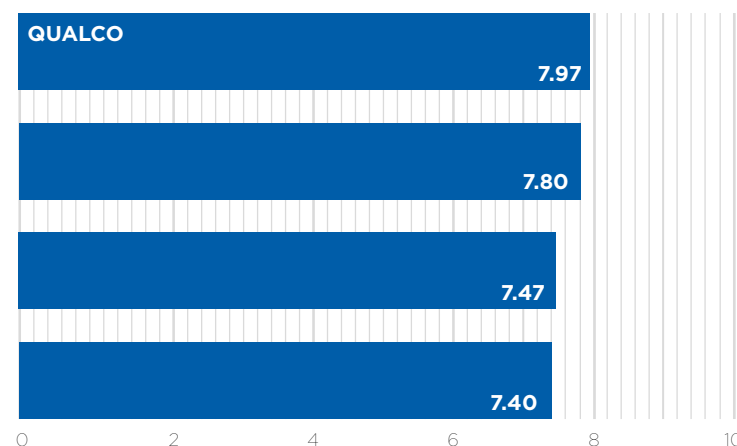


Guy Statter and Chris Butterworth from Qualco collected the trophy. Qualco's first entry into the awards and a maiden victory!

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 this was a category which showcased some prime examples of data management in the current landscape.

Qualco is a good example of a data solutions specialist driving performance for creditors.

The company provides a good holistic data driven solution.

It is a great example of a platform made up of a number of specialist modules.



CREDIT & COLLECTIONS CATEGORY Dispute Management Software Solution

WINNER

Invevo

FINALISTS

- Credit Hound
- Resolve Disputes Online (RDO)

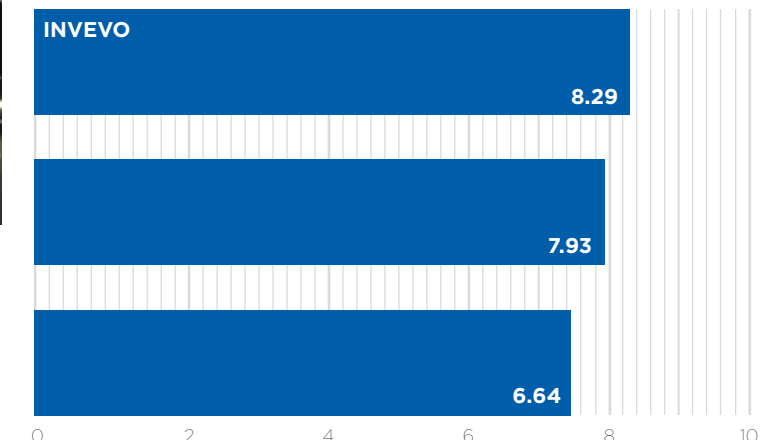


Congratulations to Billy Holliday, Chief Revenue Officer and Richard Moreton Chief Executive Officer and the Invevo team who collected the trophy. A debut win!

OVERVIEW

A new category for 2021, in this category judges were looking for an effective dispute management system which evidenced metrics which streamlined customer disputes and created swift resolutions.

Dispute Management and Software Solution



WHAT THE JUDGES SAID

The Judges said that Invevo has produced a portal for dispute resolution that had a positive impact for the client with a really interesting case study.

It is an excellent example of a cloud communication platform which can simplify and enhance user experiences.

Invevo offers a very impressive bespoke system with the benefits of built in sensitivities and provided an excellent case study.

It is an Innovative technology that allows for informed decisions to be made. It displayed impressive metrics.



CREDIT & COLLECTIONS CATEGORY Payment Solution

WINNER



FINALISTS

- Chaser
- Checkprint
- Credit Resource Solutions (CRS)
- Invevo and Total Processing

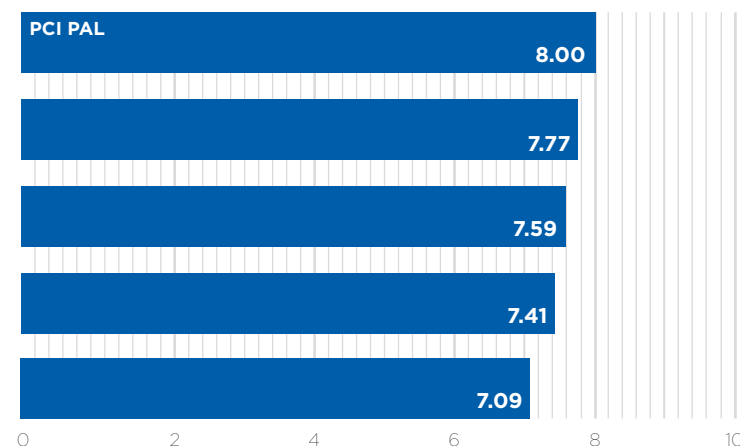


Congratulations to Jane Goodayle, SVP Global Marketing at PCI Pal and the team on their first win! Unfortunately nobody was able to collect the award so collecting the award on their behalf was Awards judge, Amir Ali.

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 the PCI Pal stood out with an impressive solution for taking payments which was utilised effectively during the pandemic.

It is a great solution that supports remote workers.

PCI Pal is an impressive solution for taking payments, it is compliant.

The company provided a great case study which was utilised effectively during the pandemic.

PCI Pal displayed fast deployment and a great reaction to clients' needs in the pandemic.

It is an innovative concept in Agent Assist cloud-based technology.



CREDIT & COLLECTIONS CATEGORY Vulnerable Customer Identification & Screening Solution

WINNER



FINALISTS

- Automated Regulatory Monitoring
- AperiData
- Digilog
- Ophelos
- Vulnerability Registration Service (VRS)

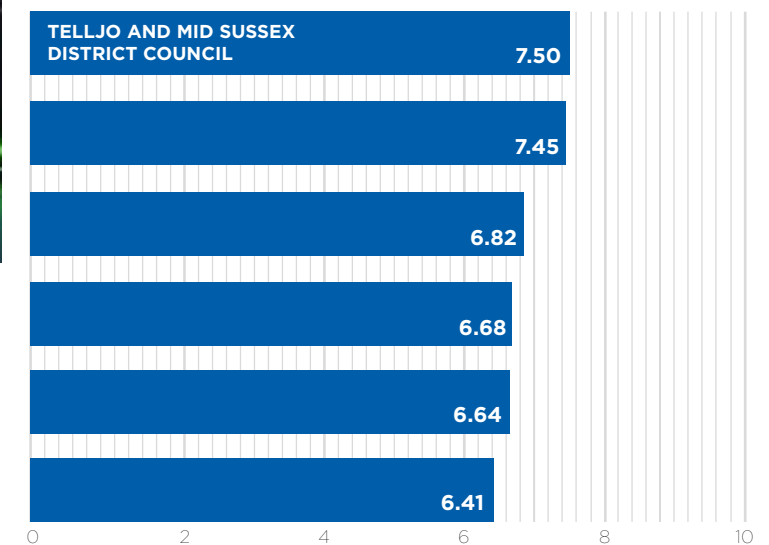


Congratulations to Dominic Maxwell, Founder at TellJo and Mid Sussex Council on this fantastic win! Unfortunately TellJo were unable to collect the Award so Awards judge Helen McCarthy will collect this award on their behalf.

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



WHAT THE JUDGES SAID

The Judges said that this is an important category that displayed a wide range of tools available for creditors to maximise identification of vulnerable customers.

TellJo and Mid Sussex Council's partnership has delivered first class results for the most vulnerable adults. Identifying vulnerability before making contact then delivering a bespoke approach. With positive emphasis on customer repayment.

The partnership displayed an excellent application of capability to bring results to clients for whom the portfolio profile materially changed due to Covid.

The solution enables engagement with the council's most vulnerable customers and delivers the right outcome.

It is great to see such a successful joint venture delivering a real impact.



APPLIED TECHNOLOGY CATEGORY Artificial Intelligence in Credit & Collections Solution

WINNER



FINALISTS

- Credit Resource Solutions (CRS)
- Ophelos

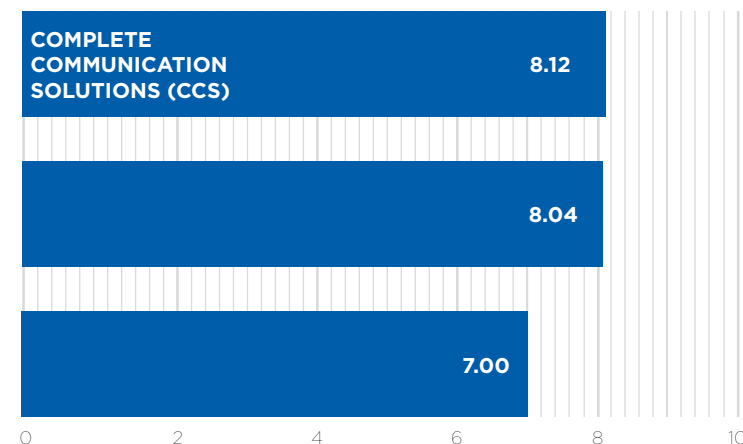


Darren Swailes and Paul Nield Co-Founders of CCS collected the Awards trophy.

OVERVIEW

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

Artificial Intelligence in Credit & Collections Solution



WHAT THE JUDGES SAID

This was a very strong category with one judge stating that it was almost impossible to split these entries.

However the judges said the winner in this category had created artificial intelligence with omni channel chatbot deployment.

This was an excellent innovation that uses a collection knowledge base to continually learn so that AI can identify up to 75% of the customer intents at the adoption stage.

CCS's conversational AI analysis continually learns and develops. It drives improved results, a better customer experience and engagement.

The solution displayed impressive flexibility to ensure a smooth journey and optimise the experience for both creditor and customer.

It is a great example of combining chat, AI and machine learning technology to automate customer interactions and improve business performance.

The solution displayed great outcomes with measurable results.



APPLIED TECHNOLOGY CATEGORY Best Use of Technology in Credit & Collections

WINNER



FINALISTS

- Bristow & Sutor and Webio
- Complete Communication Solutions (CCS) and Zinc Group
- DebtStream and Wright Hassall
- Just
- Phillips & Cohen Associates
- Qualco
- Scottish Water Business Stream and Tel Solutions

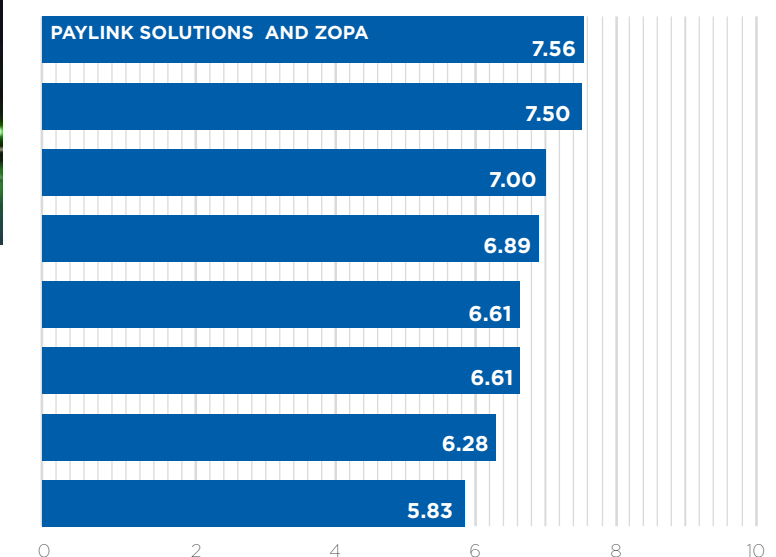


Congratulations to Susan Rann, Chief Executive Officer at Paylink Solutions and the team at Zopa on winning this award. The Paylink team collected the trophy.

OVERVIEW

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.

Best Use of Technology



WHAT THE JUDGES SAID

This was the most hotly competed category this year with the shortlisted whittled down from sixteen strong entries.

The judges said that this category produced an extremely high standard across the sector continually which is evolving to embrace fast paced changes in technology.

Paylink provides a cloud based Income and expenditure system for customers in financial difficulty with improved customer and business outcomes.

Paylink's partnership with Zopa produced a nice example of automation producing clear consumer benefits in accuracy and convenience.

The partnership showed how it can help customers in financial difficulty with improved customer and business outcomes.



APPLIED TECHNOLOGY CATEGORY Digital Business Transformation

WINNER

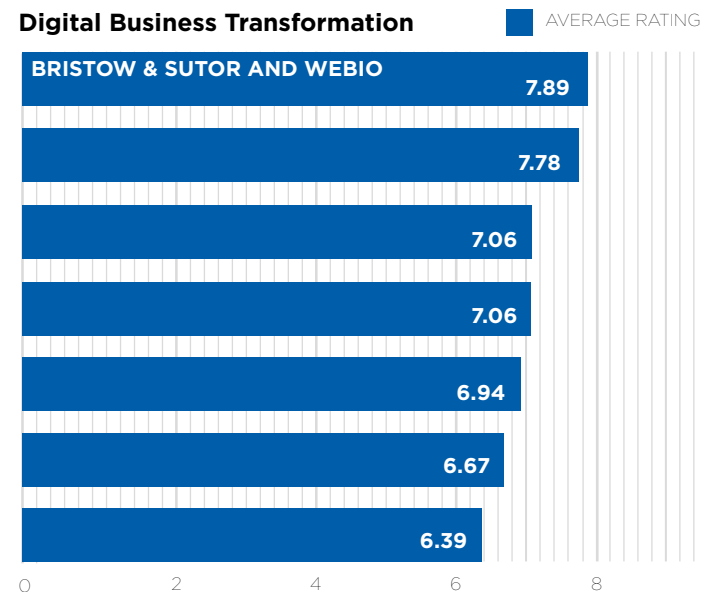


FINALISTS

- DebtStream and Wright Hassall
- EQ Credit Services
- Mann Island
- Sopra Banking Software and MotoNovo Finance
- TellJO and Mid Sussex Council
- Zoot

OVERVIEW

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



Emma Watson Head of External Communications at Bristow & Sutor and the team at Webio collected the trophy in this partnership victory!

WHAT THE JUDGES SAID

This was another hotly contested category which demonstrated some great case studies of successful transformations.

The judges said that the Bristow & Sutor partnership with Webio demonstrated a use of apps that consumers are comfortable with and generated impressive growth in engagement.

The solution is very customer focused and clearly explains the solution and how it affects the outcomes for it's users and the customer.

The winning partnerships demonstrated a successful roll out of WhatsApp functionality for business producing a great digital transformation.

The partnership demonstrated impressive growth in engagement.

The partnership is very customer focused and clearly explained the solution and how it affects the outcomes for it's users and the customer.



APPLIED TECHNOLOGY CATEGORY Machine Learning in Credit & Collections Solution

WINNER

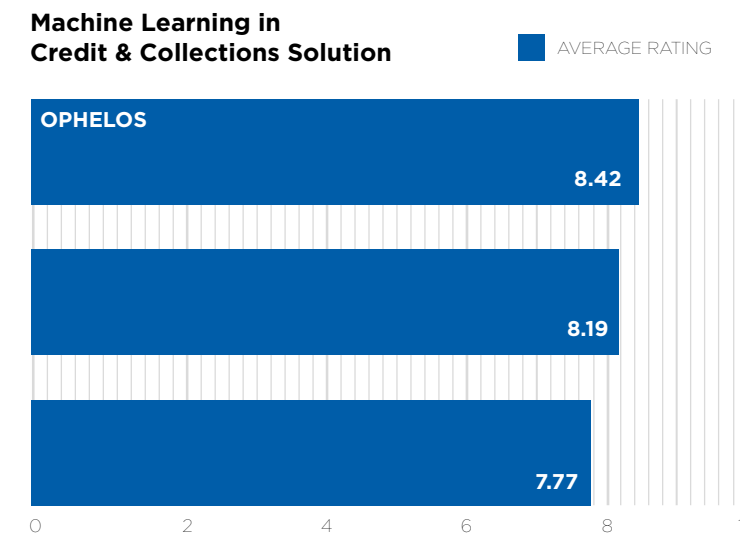


FINALISTS

- Aire
- Credit Kudos

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.



Paul Chong Co Founder at Ophelos collected the Award. A debut win!

WHAT THE JUDGES SAID

There were some really interesting entries that showcase what Machine Learning can achieve in this category.

Ophelos solution provides a clear example of an innovation which displayed measurable results.

It is a great example of proprietary machine-learning technology to contact customers producing impressive operational gains.

Ophelos provides an impressive solution to really drive cost out in outbound calls providing impressive operational gains.

The use of machine-learning driven contact strategies to improve customer experience is an excellent innovation.

Ophelos offers a unique, bespoke collections path.



APPLIED TECHNOLOGY CATEGORY Open Banking in Credit & Collections Solution

WINNER

CREDIT KUDOS

FINALISTS

- AccountScore an Equifax company
- AperiData
- Credit Passport by CRIF Realtime
- Paylink Solutions

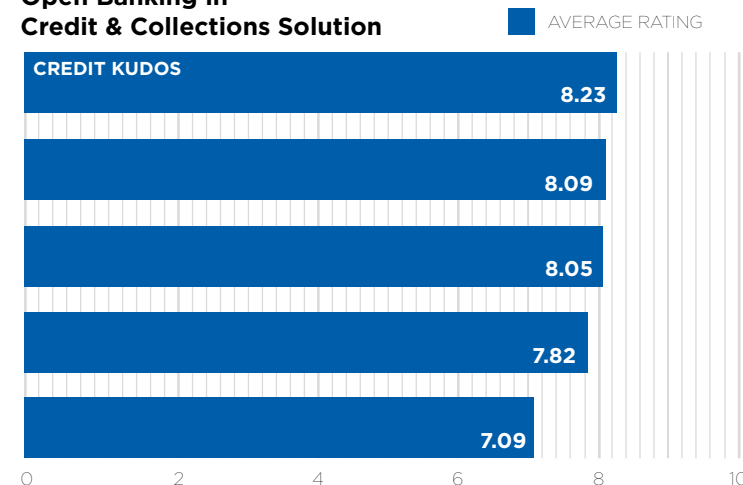


Congratulations to Freddy Kelly CEO and Co Founder at Credit Kudos and his team. A fourth win in five years across these awards! The Credit Kudos team collected the trophy.

OVERVIEW

A new category for 2021, judges were looking for a technology which has enhanced best customer outcomes using open banking technology.

Open Banking in Credit & Collections Solution



WHAT THE JUDGES SAID

This was a category which contained exceptionally high quality entrants which harnessed the potential of Open Banking to improve clients' performance.

Credit Kudos platform demonstrated amazing Return On Investment statistics and acceptance figures in their impressive case study.

It is an open banking reference and decisioning tool that has delivered benefits to end users.

Credit Kudos's open banking system displayed nice integration of open banking and credit data with demonstrable impacts on customer experience producing impressive outcomes.



INNOVATION LEADERS CATEGORY Technology Team of the Year

WINNER

MannIsland
Fuelling Finance

FINALISTS

- AperiData
- Chaser
- Moneyboat.co.uk (Evergreen Finance)
- Funding Options

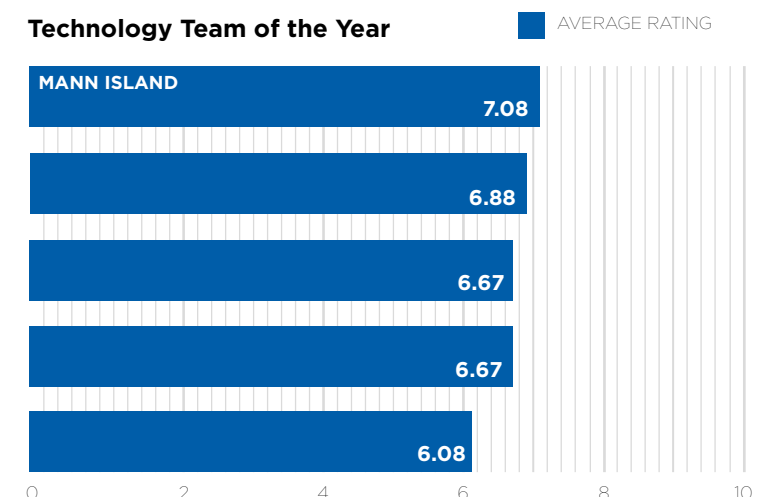


Lynn Reid Head of IT and the Mann Island team collected the trophy.

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



WHAT THE JUDGES SAID

Mann Island's team impressed the judges with their hard work in developing new solutions

The company showcased a collaborative approach developing multiple solutions.

It is a creative business that has adapted quickly to change.

The company has produced an impressive and innovative motor finance solution for which the Mann Island team must take credit.

A great example of collaboration and implementation of multiple solutions to create a feature rich solution.



INNOVATION LEADERS CATEGORY Technology Innovator – Person of the Year

WINNER

Pedro Sampaio

CHASER



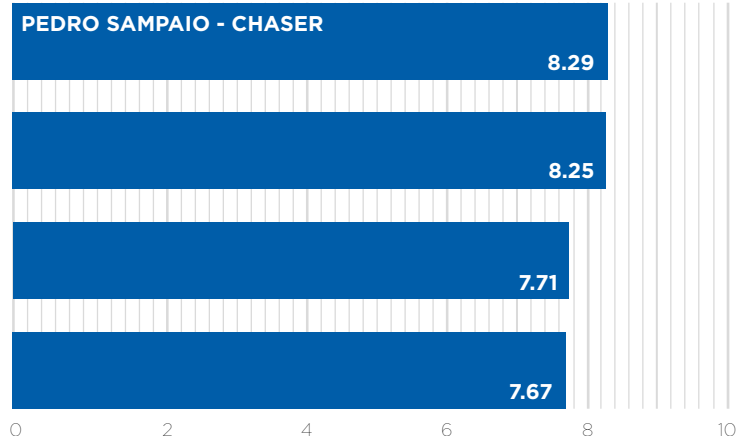
FINALISTS

- Emma Steeley – AccountScore an Equifax company
- Jason Gardner – Marqeta
- Karen Emmett – Aryza

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 Pedro Sampaio on his win. The Chaser team collected the award on his behalf.

WHAT THE JUDGES SAID

This was a difficult category for the judges to choose a winner as all of the candidates all demonstrated huge achievements made over the past year. This was a tight contest with all four worthy finalists.

Pedro Sampaio demonstrated great drive and determination to get the Chaser platform adopted.

Pedro has shown his unique insight into credit and collections in a dynamic lending environment producing an innovation to support SMEs.

Pedro has risen rapidly through the ranks by demonstrating technical know how, passion and innovation.

As testified by its CEO, Pedro's impact on Chaser has been at the heart of the company's success.

Pedro showed a deep understanding of end user needs.



INNOVATION LEADERS CATEGORY Innovation in Credit

WINNER



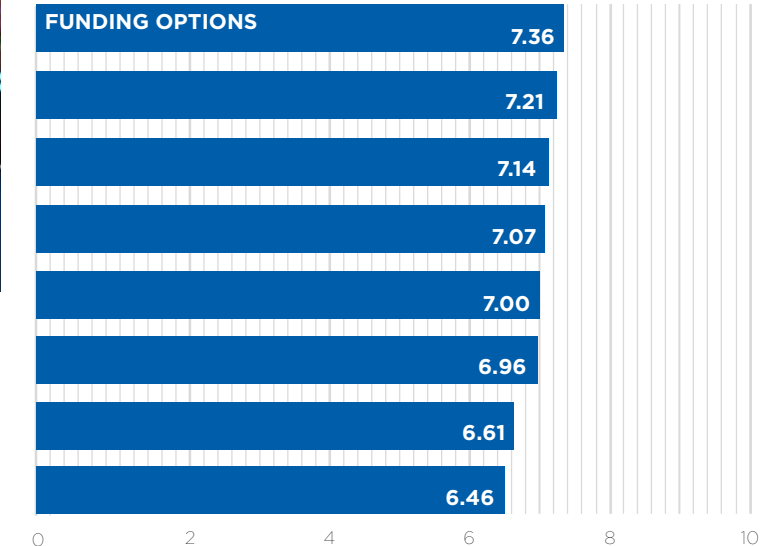
FINALISTS

- Aire
- Credit Passport by CRIF Realtime
- Divido
- Ezbob and Metro Bank
- LendingMetrics
- Marqeta
- Zoot

OVERVIEW

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

Innovation in Credit



Congratulations to Simon Cureton, CEO at Funding Options collected the Award. The first time Funding Options have won at these Awards.

WHAT THE JUDGES SAID

This was a strong category with most entries showing clear innovative methods to improve their offerings.

Funding Options provided a great example of fast lending solutions to customers.

It is a good new tool which connects parties in the funding process.

It was a great entry which evidenced value using data sources and insights to create a customer led proposition.

Funding Options produces amazingly fast decisions and drawdown times.

It is an excellent use of data sources and insights to create a customer led proposition which connects lenders.



INNOVATION LEADERS CATEGORY Innovation in Collections and Recoveries

WINNER



FINALISTS

- Bristow & Sutor and Webio
- Complete Communication Solutions (CCS)
- Chaser
- Data on Demand and Silicon Credit Management
- IE Hub
- Engage part of Marston Holdings

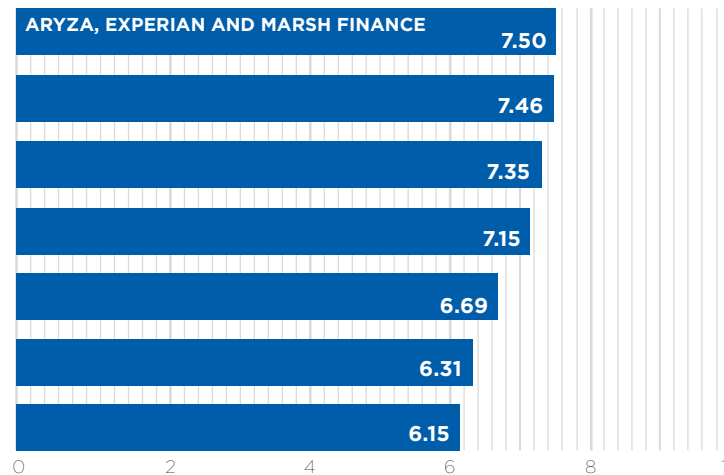


Congratulations to Andy Taylor, Chief Marketing Officer and the teams at Aryza, Experian and Marsh Finance on this triple partnership win. The Aryza team collected the Award.

OVERVIEW

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

Innovation in Collections & Recoveries AVERAGE RATING



WHAT THE JUDGES SAID

The Judges said that it was great to see a diverse array of businesses continuing to seek to innovate in the collections industry in this category.

The partnership between Aryza, Experian and Marsh Finance produced a good consumer focused solution which showed clear innovation with good evidence of positive impact.

The solution was used to contact consumers in arrears producing good response rates.

It is a digital solution partnership which has produced improved outcomes.

It was good to see a diverse array of businesses continuing to seek to innovate in the collections industry.

It is a good consumer-focused solution.

There was clear innovation with good evidence of positive impacts, a demonstration of great collaboration.







CREDIT & COLLECTIONS TECHNOLOGY INNOVATION COMPANIES

POWER LIST 2021

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.

LendingMetrics just edged this year's top spot in the Credit & Collections Technology Top 20 Company Power list league table gaining first place for the first time. Webio's consistent performance at the Awards keeps them in second with Zoot maintaining third spot. Notable high movers within the Top 20 this year are CCS (11 places), Aryza (8) and Credit Kudos (4).

Notable new entrants to the Top 20 this year are Experian up 24 places, Bristow and Sutor (18) and Satago (11).

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 five 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" 2021 credit and collections technology companies.

Pos.	Status	Company
1	▲ 1	LendingMetrics
2	▼ 1	Webio
3	◀▶	Zoot
4	◀▶	Jaywing
5	▲ 4	Credit Kudos
6	▼ 1	SmartSearch
7	◀▶	Paylink Solutions
8	▲ 2	IE Hub
9	▲ 11	CCS
10	▼ 1	Esendex
11	▲ 8	Aryza Group
12	▲ 2	CRS (Credit Resource Solutions)
13	◀▶	MotoNovo Finance
14	▲ 2	TransUnion
15	NEW ENTRY	Experian
16	NEW ENTRY	Bristow & Sutor
17	▼ 1	Divido
18	NEW ENTRY	Satago
19	NEW ENTRY	Phillips & Cohen Associates
20	NEW ENTRY	PCI Pal

*Defined as new entry if they didn't appear in last year's Top 20



CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2021 TOP 20 COMPANIES (A-Z)



Aryza provides dynamic solutions that help manage debt, insolvency, arrears, collections and lending. We provide intelligent automation to support existing business processes.

A partnership win with Experian and Marsh Finance in the Innovation in Credit & Collections category moves Aryza up in this year's Power List.



Credit Kudos is an Open Banking credit reference agency disrupting the market and innovating the traditional credit assessment model.

A win in the Open Banking category plus a series of shortlisting pushed Credit Kudos into this year's Power List top 5.



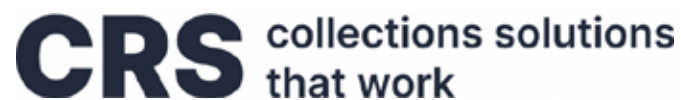
Bristow & Sutor is an enforcement agency at the forefront of technological innovation, utilising behavioural science and integrated real-time software.

A partnership win with Webio catapults Bristow & Sutor into this year's Power List.



CCS are digital contact strategy specialists providing innovative ways to engage customers online by email and via their mobile devices.

A win in the Best Use of Artificial Intelligence category and a number of shortlisted entries moves CCS into the Top 10 list this year.



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.

The company were shortlisted in the Artificial Intelligence and Payment solutions categories.



A fast and flexible platform for lenders and retailers, designed to deliver and scale retail finance programmes, with proven technology and expertise.

Divido hangs onto their Top 20 status with a shortlisting in the Innovation in Credit category.



CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2021



Esendex creates low-touch, effective communication strategies to allow you to scale up your debt collection business without additional resource.

Esendex maintain their status in the Top 10 of the Power List with a Customer Engagement solution win.



Experian, the world's leading global information services company, unlocks the power of data to create opportunities for consumers, businesses and society.

Experian's partnership win this year moves them back into the top 20 list.



IE Hub is a multi-award-winning fintech system, founded in 2018 to support the millions of UK consumers in financial difficulty. IE Hub's mission is to make affordability assessing and sharing easier for both the consumer and the creditor. They deliver radical credit technology and an innovative data solution to the lending industry. With Open Bank integration, and smart questioning IE Hub removes a lot of the legacy issues associated with data collection.

Key Personnel:

- Dylan Jones – CEO
- Kapil Madan – Founder
- Mark McElvanney – Sales Director
- Gemma Cryan – Marketing Director

Website: www.iehub.co.uk

LinkedIn: [linkedin.com/company/iehub](https://www.linkedin.com/company/iehub)

IE Hub have built a financial toolbox that helps customers and companies work together!

IE Hub two wins this years sees them climb a couple of places in the Top 10.



CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2021

JAYWING

Jaywing's Risk specialists deliver best-in-class analytics to drive profitability, gain regulatory compliance and improve data to make decisions.

Jaywing's win with Virgin Money in the Anti-Fraud category maintains their Top 4 position in the PowerList.

LENDINGMETRICS *It's your time*

LendingMetrics is a financial technology data specialist delivering cutting edge credit technology and innovative data solutions to the lending industry.

LendingMetrics won the Credit Reference category plus were shortlisted in a number of categories. This means they top the Credit & Collections Power List for 2021.

MotoNovo FINANCE

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's joint entry with Sopra Banking in the Business Transformation category means they hang onto their Power List status for this year.

Paylink™ SOLUTIONS

Paylink Solutions allows banking businesses to collect – and customers to share – data quickly and securely to make suitable financial decisions

Paylink's partnership Zopa won them the Best Use of Technology awards maintaining their Top 10 status in the Power List.

PCIpal

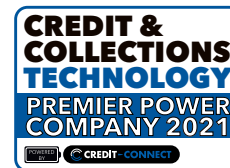
PCI Pal is a global cloud provider of secure payment solutions; empowering companies to take payments securely while adhering to strict industry governance.

A win in the Payment Solution category moves PCI Pal into the Power List for the first time.

PHILLIPS & COHEN ASSOCIATES (UK) LTD.

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

A shortlisting in the Best Use of Technology category means Phillips & Cohen return to this year's Top 20 Power List.



CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2021

webio

Founding Year: 2016

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 Propensity Studio 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.

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

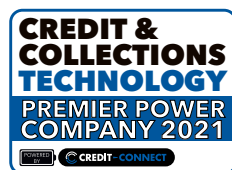
- 50% of 'unresponsive' customers now engaging
- 11% increase in collections with significant increases from non-performing debt
- 60%+ increase in converted conversations
- 78% reduction in agent response completion times.

Key Personnel:

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

Tel: +44 203 355 9718
Email: more@webio.com

Six wins in five years for Webio, this year jointly with Bristow & Sutor keeps Webio in the top three performers in the Power List.



CREDIT & COLLECTIONS TECHNOLOGY PREMIER POWER COMPANIES 2021

Satago

Satago is the 3-in-1 cash management platform that helps businesses avoid credit risks, manage debtors and access finance when they need it.

A second win in a row for Satago in the Finance Lending Solution category means that Satago qualified for the Power List for the first time.

SmartSearch

SmartSearch is the most comprehensive anti-money laundering (AML) provider, allowing regulated businesses to stay compliant with all the latest legislation.

A fourth win in a row for SmartSearch in the Compliance & Regulatory Technology solution category means that the company maintains its Top 10 Power List status.

TransUnion

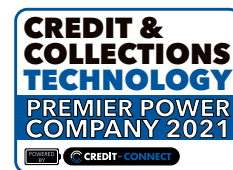
TransUnion is a global information and insights company that makes trust possible in the modern economy. In the UK, TransUnion is a leading credit reference agency which offers specialist services in fraud, identity and risk management, automated decisioning and demographics.

Three shortlisting at this year's Awards maintains TransUnion Power List status.

Zoot

Zoot is a specialist provider of advanced origination, merchant on-boarding, payments, asset finance, data hub, and decision management solutions.

Zoot maintain their top three spot in the Power List with three shortlistings at this year's Awards.



AIMING FOR THE PREMIER TOP 20 LIST...

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

RISING FAST:

- Cifas
- Credit Assist
- Graydon
- Marsh Finance
- MaxContact
- Mid Sussex Council
- Ophelos
- TellJo
- Virgin Money
- Zopa

OTHER PLACINGS:

- Acquired
- Aire
- Atom Bank
- Bottomline Technologies
- CallMiner
- CoCredo
- Elanov
- Gala Technology
- GBG
- ieDigital
- InaWisdom

- Innovation Software
- Katabat
- Let Alliance
- Modulr
- Noble Systems
- Northumbrian Water Group
- Npower
- Oplo
- Paythru
- Restons Solicitors
- TotallyMoney

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

RISING FAST:

- AccountScore an Equifax company
- AperiData
- Automated Regulatory Monitoring
- Business Stream
- Cedar Rose
- Chaser
- Checkprint
- Checkprint
- Connected Data
- Credit Hound (Draycir)
- Credit Passport by CRIF Realtime
- Data on Demand
- DebtStream
- Digilog
- EQ Credit Services
- Ezbob
- Freeze Debt
- Funding Options
- Invevo
- Just
- LEM Verify
- Loxon Solutions
- Mann Island Finance
- Marqeta
- Marsh Finance
- Marston (Engage)
- MaxContact
- Metro Bank
- Mid Sussex Council
- Ophelos
- Policy in Practice
- Provenir
- Qualco
- Resolve Disputes Online (RDO)
- Silicon Credit Management
- Sopra Banking Software
- SQA Consulting
- Tel Solutions
- TellJo

- The Zinc Group
- Total Processing
- Trade Ledger
- TriLine GRC
- Vulnerability Registration Service (VRS)
- Worksmart
- Wright Hassall
- Zopa

OTHER PLACINGS:

- Admiral
- Alyne UK
- Andromeda
- Anglia UK
- Arvato Financial Solutions
- Ascent Performance Group
- Assimil8
- Avant Credit
- Bank of Ireland
- BCH Digital
- Bean
- bePayd powered by Proactis
- BNP Paribas Asset Management
- Bonafidee
- British Gas
- Cabot Financial
- Capital On Tap
- CGI IT
- Communis Data Intelligence
- Copernicus
- CreateFuture Studios
- Creation
- Credit Style
- CreditLadder
- CreditOnline
- DDI Software
- Dealtrak
- Destin Solutions
- Duesday
- Dun & Bradstreet

- Dynamatix
- Eckoh
- Ellipsis Tech Company
- encompass
- Engine
- EQ Riskfactor
- Express Gifts
- Fair for You
- FICO
- FinTrace
- FIS
- Flexys
- Freedom Finance
- G3 Remarketing
- GAIN Credit
- GDS Link
- Go Car Credit
- HighRadius
- Hostcomm
- Illion Digital Technologies
- Indigo Cloud
- Intrum
- JMAC Business Consulting
- Kwiff
- Lantern
- Lateral Technology
- Liberis
- Lifestyle Rentals trading as Hiya
- Lightico
- Link Financial
- Lloyds Banking Group
- Financial Wellbeing
- Loans2Go
- Loomis
- Lowell
- Mogoplus
- Motorpoint
- N Brown Group
- Natwest Group
- Nimbla
- Nosco
- Onguard
- Opos
- PayPlan

- Phoenix Commercial
- Portify
- Prodigy Finance
- Provana
- PurplePatch
- Quanta Law
- RADR
- Ratesetter
- Redline Application Services
- Rimilia
- Royal Bank of Scotland
- RRD
- Santander
- Santander Bank Polska
- Santander Consumer Finance
- Secure Trust Bank
- Severn Trent Water
- Shawbrook Bank
- Shop Direct
- Short Term Finance
- Sidetrade
- Snap Finance
- Spotcap
- Sword Apak
- Syntec
- Target Group
- TDX an Equifax company
- Teleproject
- Telrock
- The IDCo.
- The Kent Intelligence Network
- Toyota Financial Services
- TruNarrative
- Ultracomms
- Validis
- Vizolution
- Voicesage
- Walker Morris
- Walsall Council
- Welcom Digital
- YayPay

THE STORY
CONTINUES . . .

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