



Increase recovery rates and transform your collection processes with Moneyhub's Open Finance technology

Real-time financial insights to improve debtor communication, support compliance, and reduce risk.

COLLECTIONS



Real-time insights to transform collections for your business and your customers

Understanding the full picture of a customer's finances can be challenging. Data serves as a window into consumer and business behaviour and activity, making it a rich resource for collections activity.

Moneyhub's Open Finance technology enables you to view a customer's entire financial world, allowing your business to identify vulnerabilities and highlight those at risk earlier, so you can step in sooner and reduce the number of customers falling into arrears.

For those customers who enter the collections process, Moneyhub's technology can streamline and enhance the entire end-to-end operation for your business, **proving vulnerability** automatically, **supporting compliance**, **reducing risk**, and providing accurate real-time data and insight to **enhance your decisions and debtor communications** every step of the way.



Affordability

Reduce operational costs and advisor time by automating repayment affordability decisions - with access to current income and spending transactions and insights.



Suitability

Rich data insights, allowing you to automatically check for ongoing Suitability and recommend the right repayment solutions at the right time for your collections customers.



Vulnerability

With greater customer engagement, automatically detect when a customer's financial situation changes, and provide support and repayment solutions to prevent harm.

All products support Consumer Duty compliance



See how Moneyhub can help your business. Streamlined collections. Improved recovery rates. Better customer experiences.



Sharper detection

AI powered categorisation with **market-leading 99.48%* accuracy** on detection of high risk transactions.

*Stat based on detection accuracy of gambling transactions



Market-leading categorisation

Moneyhub categorises all aspects of income from gig economy, salary, self employed and regular income transactions vs other incoming amounts (such as retail returns).



Granular, detailed income and expenditure

Accurate, granular categorisation allowing you to swiftly split out income and expenditures in accordance with FCA CONC/MCOB.



High-risk transaction identification

Such as gambling, overdraft usage, missed direct debits and recent or payday loans.



API or Widget integration

Build automated checks into your lending and collections processes.



Multi-account connections

Ensure collections customers connect all their accounts within one streamlined journey, providing a complete picture of their finances.



Customised user journey

Minimise friction and improve customer experience by customising the user journey. Offer tailored, personalised and empathetic repayment plans and solutions, powered by deeper customer insight.



Multiple data sources

Moneyhub connects to multiple additional data sources alongside Open Finance (such as Zoopla, Auto Trader, CRAs).



Create your own anonymised data lake

Allowing you to better understand your customers' behaviours to support future collections strategy.



Consumer Duty compliance

Moneyhub's technology platform and data science modelling combines data and AI for one-time checks - or ongoing relationships with your customers currently in the collections process. Whether you want to start slowly by automating outdated paper trails, or truly transform your end-to-end customer collections journey, we can help you understand your customers' financial behaviours and build an always-on messaging framework to support and streamline your collections processes.

Benefits to you

- ✓ **Improved operational process** with access to a customer's entire financial world, supporting you in accurately assessing their true financial standing and ability to repay, quickly and with confidence.
- ✓ **Enhanced customer insight** allowing for tailored collection strategies.
- ✓ **Streamlined identification and prioritisation of high-risk accounts** so you can allocate resources more efficiently, and intervene early to **reduce the risk of bad debt**.
- ✓ **Improved customer experience and verification process**, making it easier for them to provide necessary financial information, leading to a smoother and less intrusive collections experience.
- ✓ Engage with customers in a more informed and customer-centric manner, increasing the chances of successful debt resolution and **enhancing recovery rates**.
- ✓ Integrate data into collections software and systems, **automating many routine tasks** such as account verification, payment tracking and reporting, **reducing administrative burden**.
- ✓ **Secure and compliant data sources**, ensuring that customer information is handled responsibly and legally.
- ✓ Build predictive models that forecast customer behaviour - such as likelihood of repayment, default, or willingness to negotiate - to **inform future business strategy**.

Benefits to your customers

- ✓ **A greater focus** on their real-time financial situation, **allowing for early intervention and support** to reduce harm.
- ✓ **Enhanced experience** with tailored, personalised and empathetic repayment plans and solutions, to support their path back to financial wellbeing.
- ✓ **Improved data security**, with information shared via secure APIs.

Get in touch today

To find out more about how Moneyhub's Decisioning tools can help streamline your collections processes and support customer engagement, get in touch with our Decisioning experts today.

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