

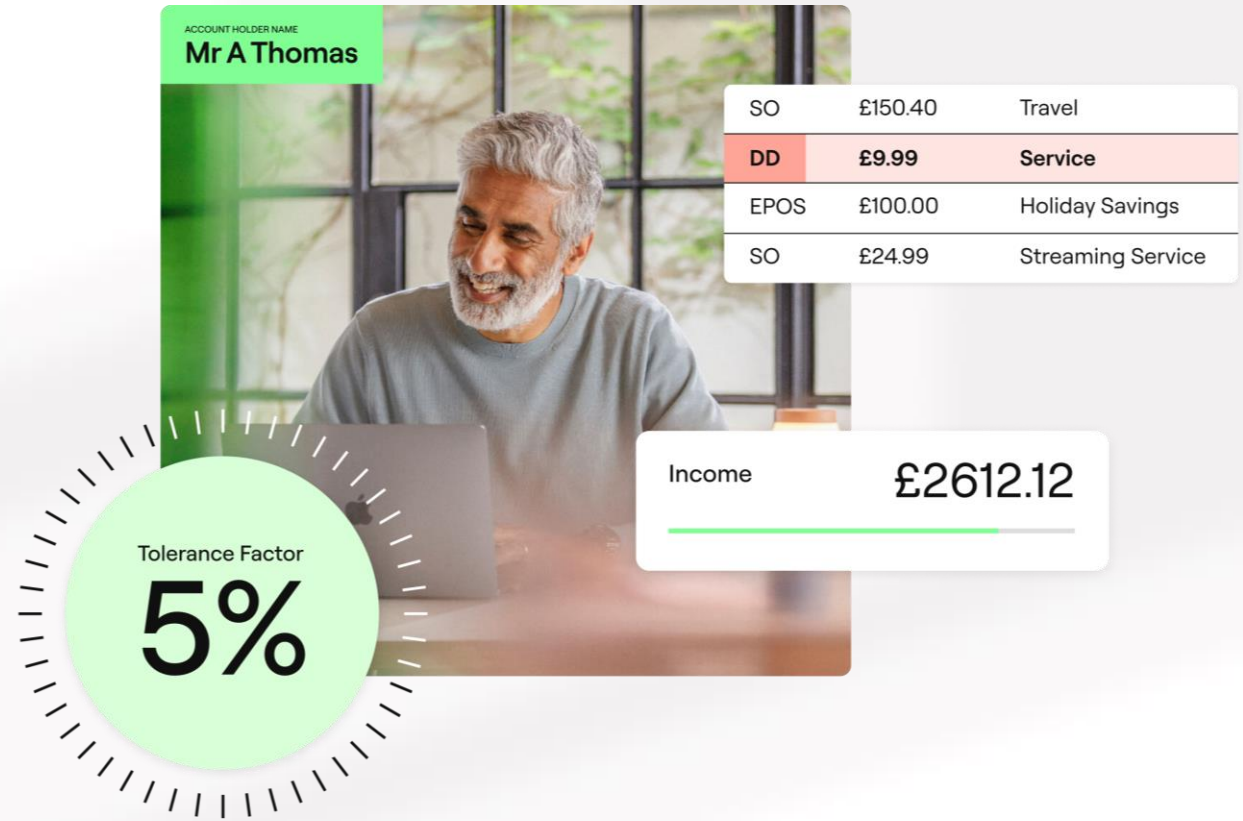
Atto

The Real-Time Machine

Pushing the limits of credit and risk decisioning

Real-time insights and predictive models to understand how borrowers spend, save and earn their money.

From the past to the future, **with Atto.**



Capabilities *and insights*



Connect

A user-interface to capture consent, verify and connect to bank accounts, and share transaction data.



Data APIs

Access to normalised and enriched bank transaction data and insights that can be integrated into your own systems.



Dashboard

An easy-to-use interface that lets you view customer bank data and insights.

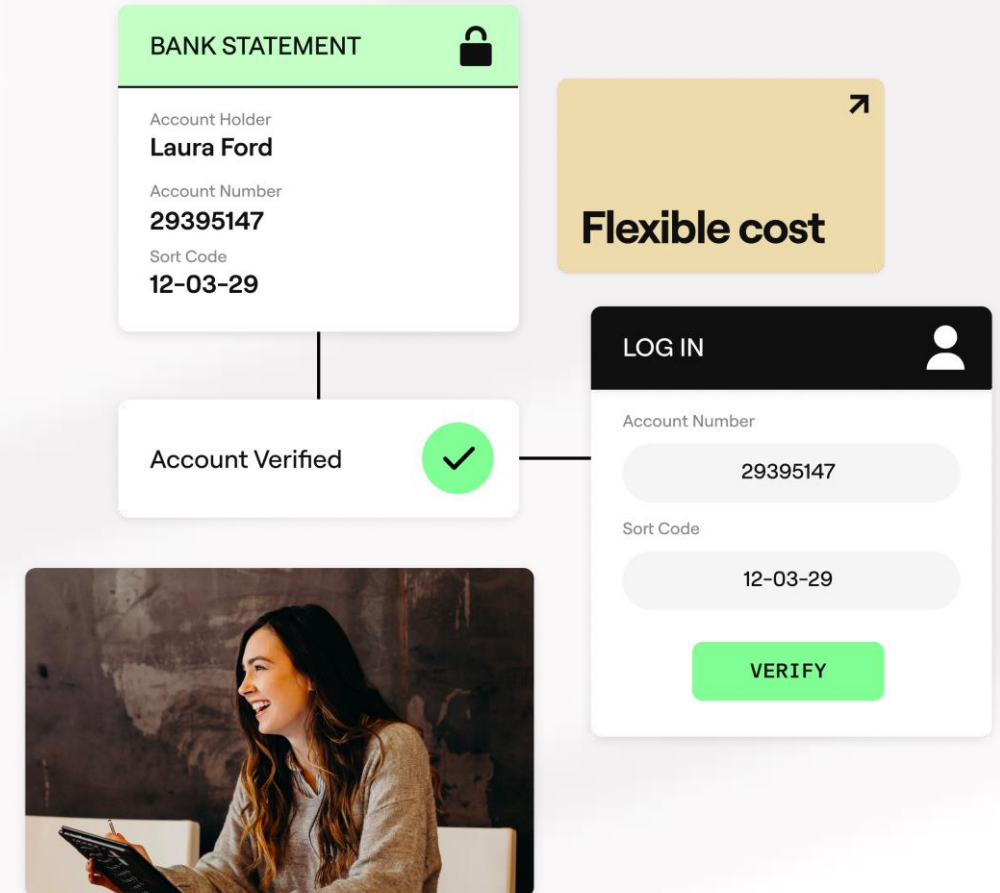
Bank account verification

Verify customer account details in seconds through a secure consent authentication process.

- ✓ Match provided customer details with bank verified information
- ✓ Multiple formats (IBAN, routing number, account number, sort code)
- ✓ Batch processing or per consent
- ✓ Insightful responses from the API

Benefits

- ✓ Remove 3rd party fraud
- ✓ Fully digital verification
- ✓ Transactional data enables knowledge-based authentication as an added security step

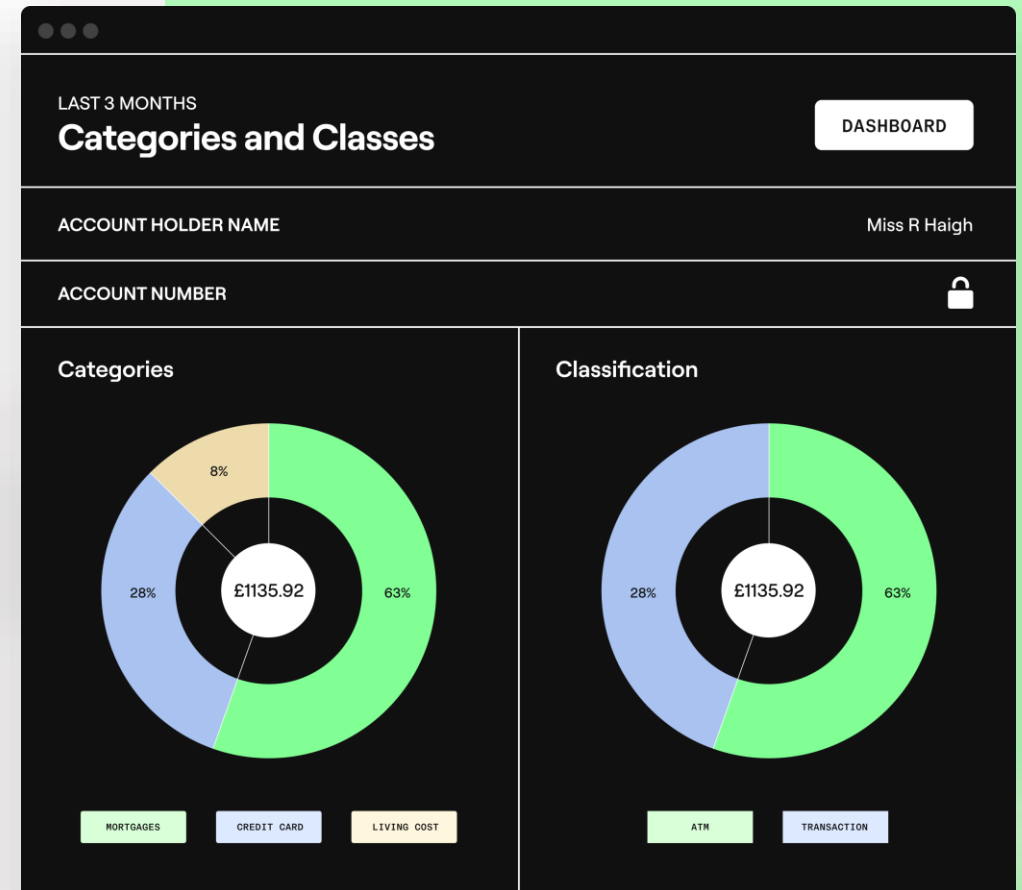


Insights

Categorisation

Gain a deeper understanding of how customers spend, save and earn through categorised bank transactions.

- ✓ 80+ categories with 11 classes
- ✓ Configurable categories to configure fixed and flexible costs
- ✓ Supervised learning model
- ✓ Inhouse annotation for ongoing maintenance and improvement
- ✓ Performant, consistent and scalable approach for categorisation and classification



Insights

Income verification

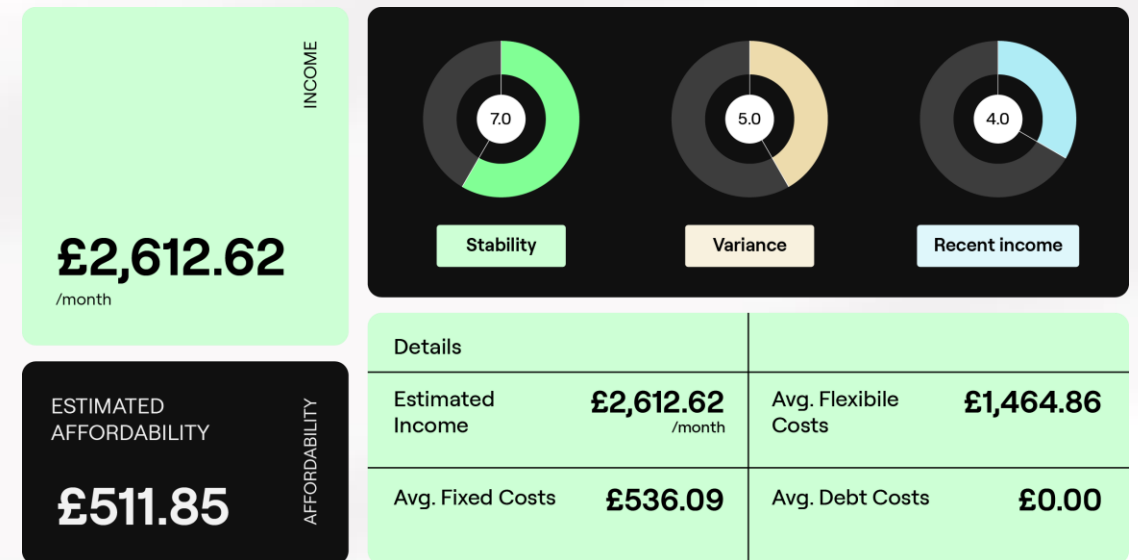
Verified customer income with real-time visibility.

- ✓ Income stability
- ✓ Income variance
- ✓ Recency

These are used to derive an income-based confidence score and can feed into scorecard models.

Benefits

- ✓ Real-time view of customer's income streams
- ✓ Applied across the credit lifecycle to manage risk and drive positive outcomes
- ✓ Build new scorecard attributes using statistical metrics based on income



Insights

Affordability

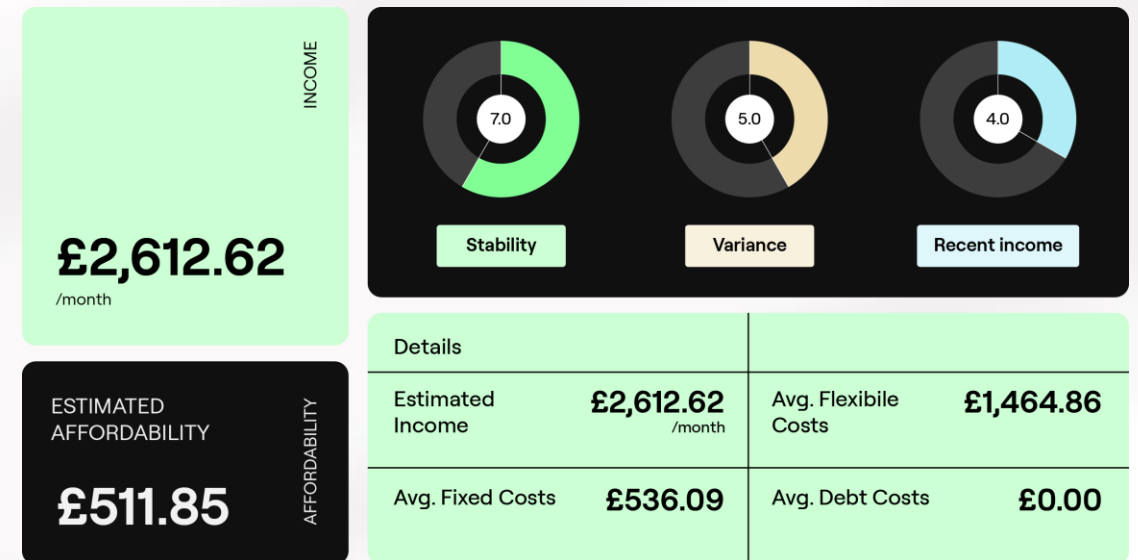
Understand creditworthiness, affordability and repayment potential in seconds.

- ✓ Affordability figure
- ✓ Fixed cost transaction e.g. direct debits, rent payments etc. or;
- ✓ Flexible cost e.g. retail, supermarkets etc. or;
- ✓ Debt fee e.g. fees related to debt repayments

These metrics can be tailored to financial product types by customising expenditure classifications.

Benefits

- ✓ Key responsible lending metric
- ✓ Applied across the credit lifecycle to manage risk and drive positive outcomes
- ✓ Build new scorecard attributes using statistical metrics based on affordability



Insights

SME financial health

Understand the heartbeat of an SME.

- ✓ See all the money going in and out of an SME
- ✓ Total credit and debit amount
- ✓ Credits and debits
- ✓ EOD balance trends

SME financial health data is based on numerical attributes

Benefits

- ✓ Confirm a trading entity through active financial transactions and bank account verification
- ✓ Understand cash-flow, seasonal revenue streams and operational expenditure
- ✓ Derive profit and loss performance over time to make confident credit decisions



Proven impact

Case studies

Global Top 3 OEM Captive Finance Provider

Atto was approached to find a solution to the issues caused by manually processing applications from car dealerships across Europe

atto

Countries

UK, US, France, Germany



“

Underwriters can confidently produce quicker and more detailed analysis. Customers receive speedier decisions with reduced intrusion/inconvenience. Dealer receives quicker decision.

INTERNAL USE ONLY

Highlights

- ✓ Automated income verification
- ✓ Enriched real-time bank data
- ✓ Affordability figure generated

Use Case

Vehicle underwriting for SMEs

Used as part of their income verification process in their LPS system



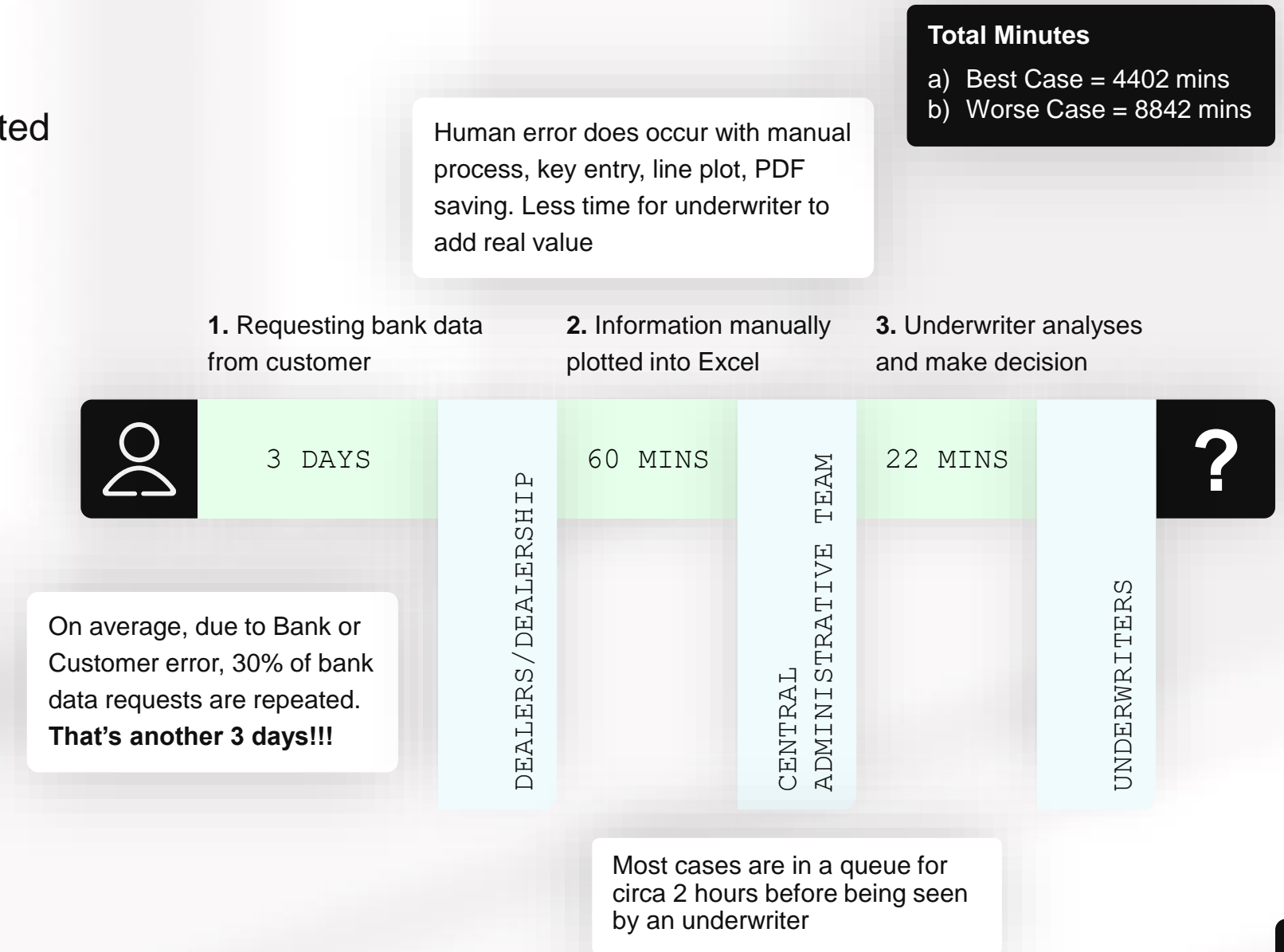
Solutions

Affordability, income verification, data APIs – accessed through the dashboard

A deeper dive

The paper-based process frustrated everyone involved:

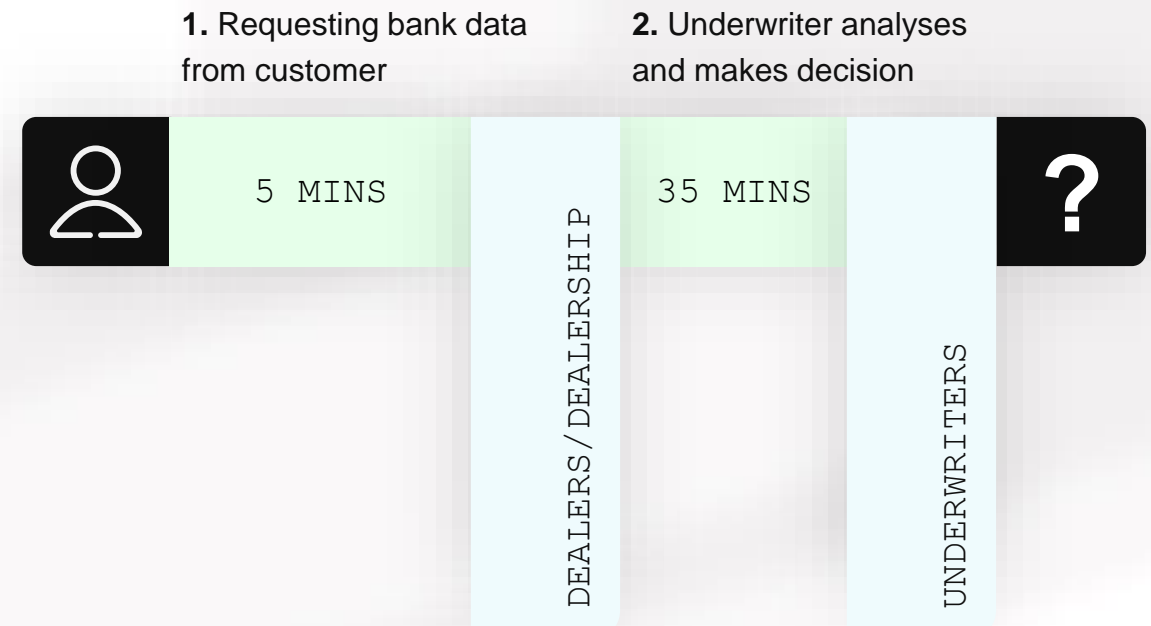
- For consumers: Inconvenient and slow decision-making.
- For dealers: Fragmented buying journey, leading to attrition and extra admin.
- For underwriters: Time-consuming reviews with subjective decisions.



Paper-based processes in Auto

Results

- Achieved >80% conversion for consent journey users last year.
- Cut bank statement review time from 5 days to >45 minutes.
- Enhanced CX with customer offers and pre-approved finance options.
- Increased credit applications by 40% without adding staff; automating 25% more soon.
- Reduced late payments by 20% with successful strategies.



Testimonials from stakeholders across the application journey

I can do my work quicker and with more confidence, knowing I can trust the accuracy of the detail from Atto

Underwriter

Tried this to send my Bank statements to [company name] – Was well easy and faster

Customer

This product has helped improve customer satisfaction as the timings have decreased – The team are also enjoying Atto – A lot of benefits shown already!

Manager of Line of Business

Underwriters can confidently produce quicker, and more detailed analysis. Customers receive speedier decisions with reduced intrusion/inconvenience, Dealer receives quicker decision - increased satisfaction. Everyone wins with the new process

COE Analyst

Very easy to use and we received a faster decision against the original process – Thank you

Dealer



A TECH MAHINDRA COMPANY

Mortgage Hub

application processing platform

Countries

UK



Solutions

Income verification, data APIs,
dashboard

Highlights

- ✓ Simplified the process of verifying income and deposit funds and assessing credit risk
- ✓ Reduced underwriting times, provided a greater picture of the customers' finances
- ✓ Enabled faster lending decisions

Use Case

Property finance lending



A TECH MAHINDRA COMPANY

Mortgage Hub

application processing platform

“

We designed Mortgage Hub around the people using it.

We looked at what the challenges were and then built the Mortgage Hub to provide the solutions. What we have designed will dramatically shorten the time it takes to apply for a mortgage, achieve acceptance and successfully complete. Basing a DiP on accurate information that can be gathered in moments should be transformative, saving time for brokers, lenders and the end client.

We believe that our Mortgage Hub is the only mortgage originations system that has been built to be user-centric rather than product-centric. Together Mortgage Hub and our new DiP process benefit lenders, conveyancers, brokers, and ultimately the end borrower.

Katie Pender, Managing Director at Target Group

LendInvest

*leading platform
for mortgages in
the UK*

By switching to Atto, LendInvest has simplified the process of verifying income and deposit funds and assessing credit risk



Countries

UK



LendInvest, known for its commitment to innovation in the property lending sector, has joined forces with Atto to enhance their lending decisions for property finance products.

Highlights

- ✓ Simplified the process of verifying income and deposit funds and assessing credit risk
- ✓ Reduced underwriting times, provided a greater picture of the customers' finances
- ✓ Enabled faster lending decisions

Use Case

Property finance lending



Solutions

Income verification, data APIs, dashboard

Benefits of open banking lending

LENDING CHALLENGES		ELEVATE CX	BOOST CONVERSION	DRIVE PROFITS
PAPER BASED PROCESSES		Create convenience through a digital process with consistent quicker outcomes	Stakeholders benefit from an immediate decision	<ul style="list-style-type: none"> • Increase in throughput • Reduction in cost • Better risk decisions
CONSUMER DUTY	AFFORDABILITY AND EARLY INTERVENTION	Deliver a hyper-personalised journey and outcome	Base decisions on a richer near time data set	Access and retain more customers increasing customer profitability
	INCLUSIVITY	Deliver a hyper-personalised journey and outcome	Access data on credit invisibles and new to credit	Access and retain more customers increasing customer profitability

Common challenges

Traditional bureau data and Open Banking

We're not proposing to replace The Bureaux (yet), we want to make it **better**.

- The credit data market has become a monopolised market that lacks incentive to innovate.
- Challenges include lagging bureau data, limited accuracy, and closed user group rules.
- Affordability calculations use modelled data with inaccurate expense inputs.
- New to credit require credit history for decisions, posing challenges.



Why Atto?

- Atto has more UK, US and Global Bank connections than Plaid, with a combined credit risk background of over 100 years' experience
- Customisable income and affordability insights that are scorecard ready to improve risk decisions
- A mega-aggregator with relationships with Yodlee, Yapily, SaltEdge forming a formidable reliant powerhouse with connection switching technology
- An agile and responsive open banking team with significant global experience, known for building the first ever open banking connection

atto



End user consent - the value exchange

In the last 12 months, **75%** of individuals Atto reached out to, consented to share their bank transaction data.....

Conversion levels are driven by a value exchange and customer demographic

Maintaining access for >3mths requires customer management supported by Atto's reconnect technology



Last month's data is history



Stable platform

Highly available and reliable MS Azure platform.



Easy integration

Standardized and uniform response structures with HTTP codes and verbs, notified using webhooks and email notifications.



OAuth2 secure

Our APIs are built on bank grade security that are compliant with the UK FCA and international standards.



Categories & classes

Our enrichment process categorises data into over 80 categories and 11 classes so you can understand how and where your customer spends their money.



13,000+ banks

Our data APIs provide a normalised single point of integration that supports over 13,000+ bank connections in over 45+ countries.



Enriched data

Within seconds of a consent, you can view account holder name, their account type, alongside balances and enriched transactions.

Competitive differentiators

Atto's expertise is **singularly focused** on leveraging **bank transaction data** to transform **credit risk decision-making**.

Tailored insights

Categorisation

Attitudes towards expenditure and income can differ across organisations. Atto's customisable settings allows lenders to configure what they deem as fixed and lifestyle costs, as well as differing instances of income.

Customisation in affordability

Lending products such as auto loans, mortgages etc. require prior expenditure to be removed from the affordability equation to provide a realistic view of a customer's disposable income levels

A global, resilient and comprehensive platform

- 99.9% Availability levels
- 13,000 Bank connections in over 47 countries
- Continuous monitoring of connection networks with the ability to switch connections to optimise CX and conversion levels