



Open Banking

Product Information Brochure

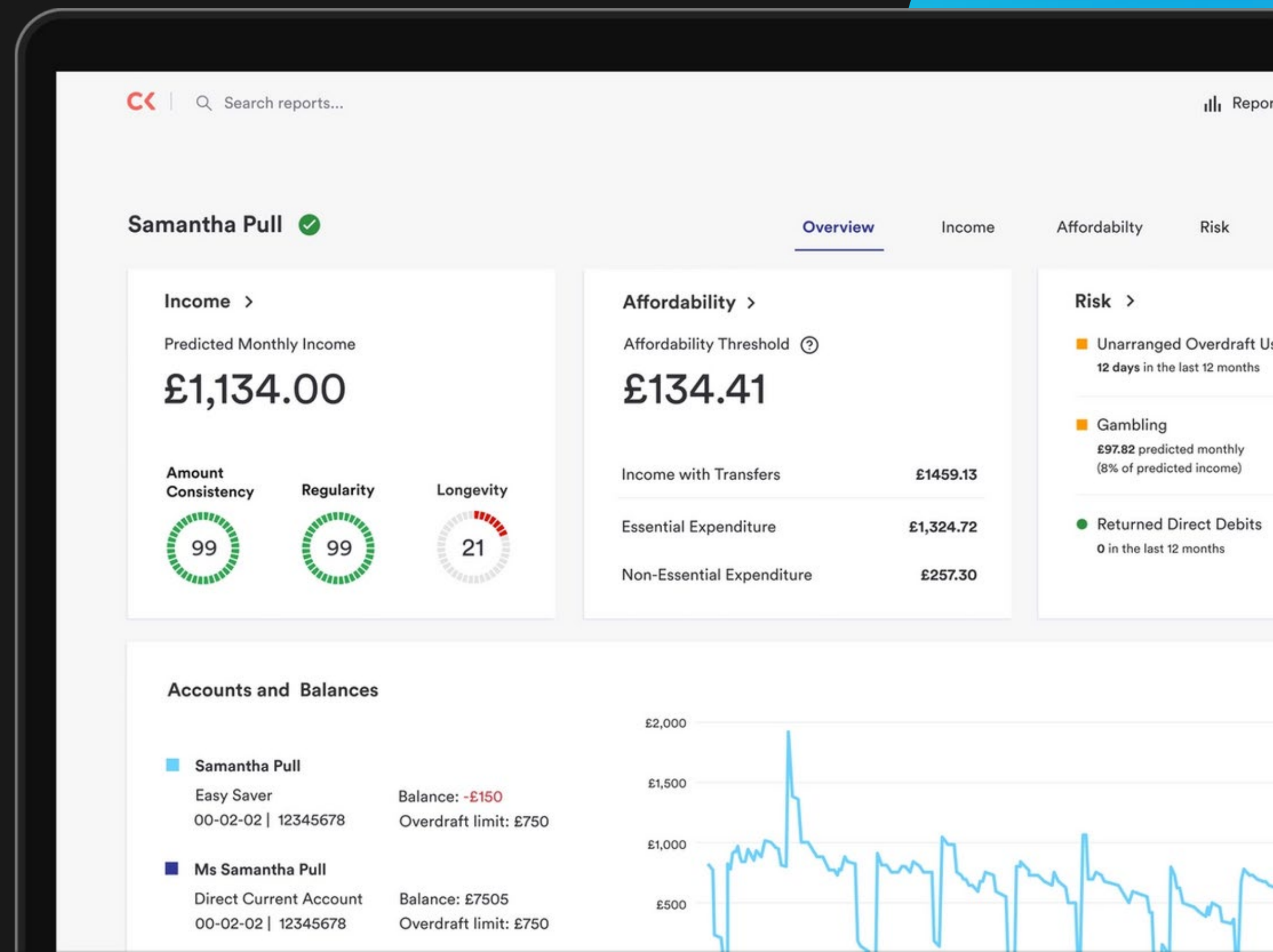
Introduction

Credit Kudos enables credit unions to mitigate risks with real time data and insight into their members' creditworthiness.

As a credit reference agency, with an Open Banking connection to UK banks, our credit union partners can reduce risks and make informed and meaningful decisions about lending to its members.

With full API integration directly through the Sercle Platform, our Open Banking solutions provide automated decision-making tools at affordable rates, no matter the size of your credit union or your membership base.

CK CREDIT KUDOS



Benefits:

- ✔ **Make faster, more informed decisions**
Streamline the process with in-depth analysis of how members manage their money
- ✔ **Increase acceptances**
Lend to those most likely to make the repayments
- ✔ **Decrease defaults**
View your applicant's repayment history for returned direct debits
- ✔ **A digital approach**
No more scanning or uploading documentation

Features

Income verification

Verify an individual's income to understand their financial situation, without having to scan or upload documents

Risk insights

Gain financial insights to understand behaviours such as gambling and direct debits to generate risk reports

Expenditure breakdown

See how your members spend their money to assess likelihood of consistent repayments

Want to join the Sercle?

Help your credit union make the most of the digital financial revolution.

Get in touch today:

 **0141 420 1010**

 **hello@sercle.global**

