

# Credit Insight

**Credit checking with Open Banking:  
faster, fairer, more secure.**

Open banking data provides lenders with real time access to a borrower's financial data, directly from their bank. Whether lending to consumers or businesses, base your decisions on up-to-date, error free data that provides a clear view on affordability and cashflow. Embrace a faster, fairer, data-driven credit assessment that offers clear benefits for everyone involved.

**Increase your acceptance rate up to 40%  
or decrease your default rate by up to 50%.**



## Challenge

1. Assessing a customer's credit risk accurately is difficult and time-consuming.
2. Many lender processes don't meet customers' expectations around ease-of-use, time-to-yes and user experience.
3. Validating borrower documents and checking for signs of fraud is difficult.

## Opportunity

1. Use open banking data to get a real-time, concise view of the borrower's financial situation.
2. Create a faster, friendlier user journey.
3. Eliminate paper bank statements and reduce time-to-yes.
4. Receive data directly from customer's bank, guaranteeing the authenticity of the data



Lenders have access to accurate information in seconds: Increase your acceptance rate while decreasing your default rate.



Gain direct access to banking data, guaranteeing the authenticity of the information.



Automate your decisioning or significantly reduce the time-per-check.



Provide a faster, more consistent customer journey, reducing the risk of abandonment.

# How can Worldline help?

**Borrowers are directed to our simple GUI where they can log into their bank and securely share their data.**

This banking data is then retrieved by Worldline and analysed using best-in-class machine learning techniques. Within seconds, these insights are delivered back to the lender to continue processing the borrower's application.



Reach to  
3500+ banks  
across Europe



**#2** They are directed to WL's Open Banking platform where they select their bank

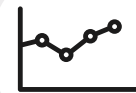


**#1** The user applies on lender's website

**Credit checking made fast and accurate with Credit Insight.**



**#3** They are directed to their bank app or website where they provide their consent



**#4** The banking data is collected and processed by Worldline, the lender has the results in seconds!

Worldline is a global leader in secure payments and trusted transactions. We are the forefront of the digital revolution that is shaping new ways of paying, living, doing business and building relationships.

**c. €4,4 BN**

Revenue

**18,000+**

Worldliners

**50+**

Countries

**c.€250M**

Spent in R&D

**Get in touch with our team or scan the QR code for more information:**

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