



MyCredit is an online financial education tool, enabling members of credit unions and community-based banks to better understand and influence their credit reports.

Powered by TransUnion, MyCredit supports individual financial responsibility and education. It includes a Credit Score Simulator so that users can see how changes in behaviour and spending habits can impact on credit scores.

Key benefits – be more credit savvy:

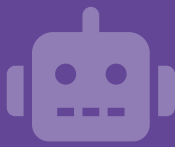
- Provides a holistic credit view, including score, report and monitoring
- Easy and accessible, MyCredit requires zero integration and can be customised for you or your payroll partner
- Score Simulator shows impact of hypothetical scenarios with no impact to credit score
- Opens route to market with new and existing payroll partners
- Closed to external advertisers so Members won't be exposed to competing or unethical providers
- Users can view their credit history, including closed accounts and their electoral register status
- Credit alerts ensure users actively and regularly engage with their accounts and credit scores
- Credit education provides wealth of information on creating a good credit score
- Suite of tools including future credit indicator, dispute inaccuracies, credit overview and score history

Allow your Members and Payroll Partner employees to harness the power of their credit report

MyCredit subscribers are three times more likely to open an account when a provider contacts them with the right offer

A third using **MyCredit** to monitor their credit report will go on to make an application for additional credit within the first 12 months

20% of users who monitor their credit report with **MyCredit** saw their score improve by 40 points or more in 12 months



Robotics



Direct Debits



Faster Payments



MyCredit



Loan Decisioning



incuto Hub



Back Office



Loan Comparison Sites



Payroll Partners

incuto



Prize Saver Scheme

incuto was founded on the basis that everyone deserves access to affordable finance. As part of the Fair By Design, accelerator programme, it aims to tackle the poverty premium whereby lower-income households pay more for finance, whether it is high-interest pay day loans or inflexible bank charges. Incuto is an innovative banking platform for Credit Unions, community banks and CDFIs. It allows these banks to better serve their communities by updating legacy technology, enhancing the end user experience and improving access to customers.

Our technology is a SaaS solution for our clients. We support back-office processes, financial education, communication, performance management and enhanced service provision. The missing link between Credit Unions and major distribution networks, we offer clients the chance to integrate their services with major organisations like ClearBank, Post Office, Vocalink, Telefonica, Mastercard and Experian.



Mobile App



Money Bees



Automation



Analytics



Partners



Loans



Member Communications



Member Area