



### What happens if an existing member comes via an aggregator site?

**If we have your data in incuto Hub:** If an existing member applies (which is rare), the incuto loan journey will recognise the details and advise the member to contact the Credit Union/CDFI directly.

**If we don't have your data in incuto Hub:** If an existing member applies (which is rare), they will continue like any other applicant.

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### How do I adjust a decisioning rule and how long does this process take?

This process takes 48-hours once a request has been received.

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### What happens if we require a fee before allocating a loan?

The incuto hub allows automated messaging to be setup (via email or SMS), which means fees can be requested as soon as you receive the application.

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### How does it work with our existing system?

All of the data sits in the incuto hub. You can then move that data into your core system on an application by application basis. Integration with core platforms can be discussed.

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### How do we receive the loan applications?

You will get access to your own incuto hub, within which you can view all of your applications.

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### Is there a model/recommended/template for rules to start with - e.g. minimum loan, any other best practices?

Yes incuto has a template of rules which you can adapt to meet your needs.

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### Application/acceptance/drawdown stages

Applications land in incuto from aggregation sites, where staff can assess the loan using affordability from open banking and decisioning rules pre-configured. Automated messaging is used to keep applicants updated on their loan progress. Once approved this can then be moved into your core platform for allocation.

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### How long before we can expect to see our first loan applications?

12-Weeks (lender dependant).

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### We already have a relationship with Experian, does this make onboarding more efficient?

Yes, this will help to speed up the data sharing process.

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### What due diligence is required?

Financial Statements • Vulnerable Customer Policy • NDA • Data Sharing Agreement

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### Your contract states that Experian may send the email address of the customer to the Price Comparison site - can you confirm for what purpose?

Some of our price comparison sites offer rewards where a product is taken out via their site. For example, comparethemarket.com runs its meerkat campaign offering two for one cinema tickets, plus other offers. They need the email address to be able to do this. As part of the search process, the customer will update their email address. The information Experian may send to relevant third parties is limited to the email addresses of those users accepted for a loan.