

## Our mission

Our platform helps community lenders transform their member experience. incuto's high quality, affordable technology, provides a cloud-based solution so community lenders can go digital, reduce costs, grow their businesses and offer more services. We are a true partner to the community lenders we support, offering a disruptive pricing model where we charge by transaction, so our business grows as our customers grow.

## What we do

### Improve and expand services to members

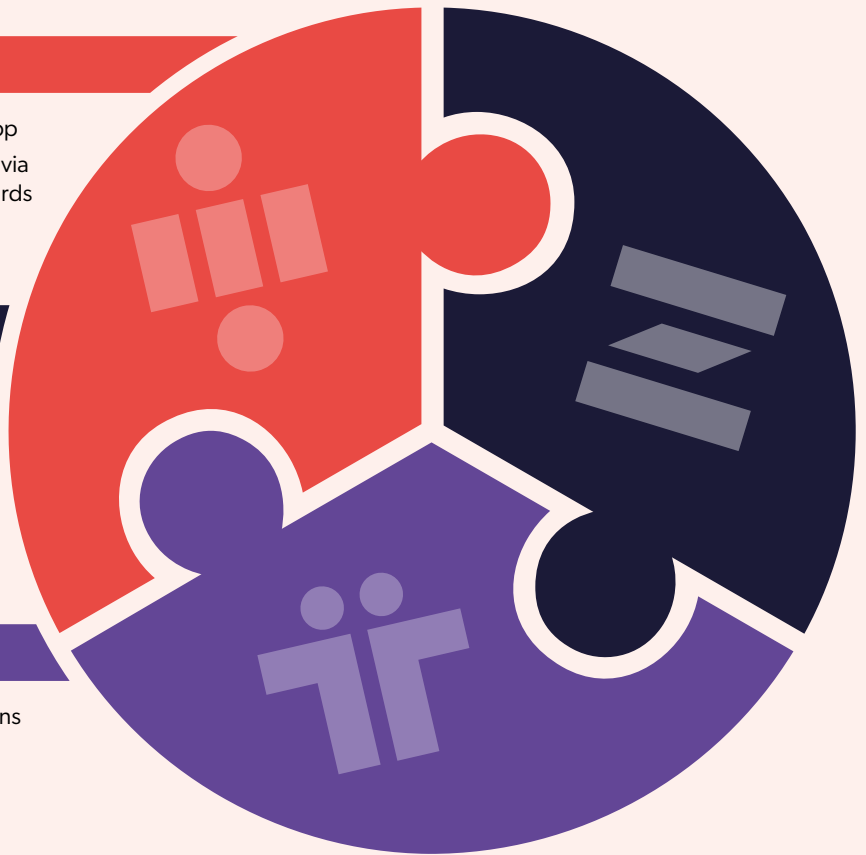
- Open Banking to collect bank statement data
- E-signature
- 24/7, online loan application process
- Online Banking & mobile app
- Immediate access to funds via Faster Payments & debit cards
- Collect payments by Direct Debit

### Grow membership and loan book

- Appear on major loan comparison sites, with eligibility criteria set by you
- Facilitate your management of payroll partnerships
- Automate marketing to engage better with existing members
- Access credit searches, ID checks and Open Banking via our platform to ensure loan quality

### Reduce costs & automate back-office processes

- Cloud-based
- Automated payments and Direct Debits
- Automated messaging
- Automated loan applications
- Lower transactional costs e.g. for credit searches & SMS messaging



**“We founded incuto on the belief that everyone, no matter what their circumstances or background, should have access to high-quality financial services. Our technology offers community lenders the tools they need to overcome the poverty premium that exists in banking.”**

***Andrew Rabbitt, CEO, incuto***



# Helping our customers transform

incuto has grown very rapidly since we were founded in 2016. In 2021 we:

Had 35  
Credit Unions  
using our  
platform



Processed 107,000  
loans, 921,000  
Faster Payments &  
48,000 Direct Debits



Handled  
6.4 million  
logins to online  
banking services



Our customers have achieved up to 75% savings in back office processing costs, and typically turn around over 80% of loan applications within one working day. Many of our customers have expanded their loan book and membership dramatically, while reducing costs and headcount at the same time.

Our cloud-based system simplifies on-boarding and set-up. Customers connect the data in their existing back office system to our secure, cloud-based platform quickly and simply through our standardised on-boarding process, to access the full range of services.

We offer community lenders a massive opportunity to reach a new and wider audience. Our unique integration with major loan comparison sites offers c300k prospective borrowers each month, most of whom are eligible for loans from our community lenders, despite being excluded by high-street banks and mainstream lenders.



**“incuto offers a number of benefits to our members, all of which became amplified during the lockdown. Not having paper forms to fill in anymore is amazing. We’ve also switched on the Open Banking and Faster Payments tools which really offer a massive shift in the services we can offer.”**

*David Batten, CEO, Hoot Credit Union*

**Contact us** to chat about the challenges your business faces, to understand more about what we offer, or to book a demo.

Visit [www.incuto.com](http://www.incuto.com) or email: [enquiries@incuto.com](mailto:enquiries@incuto.com)

