

# How categorisation can underpin every KPI

## Affordability

### Use case 1

It can enrich the insight to know what is income or expenditure even from small deposits - especially helpful for the self-employed.



### Use case 2

Where credit bureau data is 'thin', for example new to credit, new to country, categorised transactional data can enhance the decisioning process.

### Use case 3

In the case of a customer needing to send more information, categorisation can automate the underwriting/referral process.

## Enhancing customer growth

### Use case 1

By understanding behaviours in a person's data you can hyper-personalise products and services through the signals the engine provides from understanding the data, helping you cross-sell, upsell and retain.



### Use case 2

By connecting additional data sources, the platform can be used to connect and integrate it, giving a much broader and specific view of the most suitable products for the customer.

## Underwriting

### Use case 1

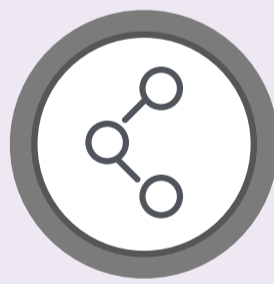
Manual underwriting is time consuming and 40% is achieved through subjective decision making. With categorisation, you can automatically see the net disposable income to inform risk, reducing underwriting time to just a few minutes.



### Use case 2

Identify short term risks vs. long term. By understanding the data, you can understand discrepancies better, such as gaps in income due to changing jobs, going on holiday, short-term sick leave and so on.

## Connecting markets



### Use case 1

By having a more granular interpretation of a person's data there are more opportunities for cross-sector partnerships, such as offering incentives for switching retailers through cash back, and broadening propositions to connect things like insurance.

The benefits of categorisation far surpass that of a single task. In the big data economy, it can enable you to:

**1 Fully digitise the process**  
no longer are paper statements necessary

**2 Enhances the customer experience**  
as you can make decisions at speed, and at scale

**3 Ingest new data**  
creating an architecture appropriate for multiple data feeds

**6 Reduce the cost to serve**  
by automating decisions and reducing the time to administer, or manage

**5 Build a value exchange**  
hyper-personalisation that enables you to have a conversation that's relevant and valuable to all

**4 Make informed decisions**  
using rich analysis from the depth of understanding that's available