



CREDIT  
SERVICES

Introducing Equiniti Credit Services

# Transforming the Credit Landscape

Award winning agile, technology and services

[equiniticreditservices.com](http://equiniticreditservices.com)



WHO WE ARE

# Equiniti Credit Services

Provides advanced consumer credit technology and outsourced services to banks and other lending institutions delivering digitally enabled lending solutions to millions of UK consumers.

The company has grown to become the UK's leading loans management and credit technology business and by combining agile technology with expertly skilled resource, drives tangible value on behalf of its clients, managing credit assets in excess of £20bn.

LENDING SOLUTIONS TO  
**MILLIONS**  
OF UK CONSUMERS

WE MANAGE CREDIT  
ASSETS IN EXCESS OF

**£20bn**



# **We deliver lending software that is flexibly designed, quickly delivered and aligned to the way consumers live today.**

The Equiniti Credit Services offering is a complete outsourced end-to-end solution that perfectly blends the specialist experience of uniquely skilled personnel with highly advanced automated technology solutions.

FCA compliant processes and industry best practices underpin our proven, scalable technology platforms and operations. We deliver solutions that enable lenders to reduce time-to-revenue and refocus internal resources on innovation, product development and market differentiation.

## **We build innovative solutions that are transforming the credit industry.**

Equiniti Credit Services offers a complete outsourced credit management solution, combining award winning proprietary technologies and specialist personnel with FCA compliant processes.

We deliver flexible, agile solutions that support the entire loan life cycle. Our scalable platform enables lenders to increase efficiencies, reduce time to revenue and improve operations.

We drive success through continual technical innovation. In an ever-changing market, our vision is to help our customers exceed their strategic objectives through constantly evolving our proposition to anticipate their changing needs.





**Equiniti Credit Services offers you a range of professional services to ensure that your business is fully compliant with all industry regulators and is protected from the repercussions of non-compliance.**

### TRUSTED

Equiniti Credit Services is underpinned by over 30 years of experience and expertise in the financial technology industry. As the largest consumer loan platform provider in the UK, our expertise is trusted by some of the industry's leading financial providers, funders and investors.

### SECURE

We provide peace of mind for our clients that helps mitigate risk by ensuring they remain fully informed of the latest industry changes. Our forward thinking approach and training programmes enable clients to effectively manage all regulatory and consumer risks.

### ALIGNMENT

Working with our highly-trained experts, clients align industry policy with internal procedures to make their businesses more robust to ongoing compliance changes. This prevents issues occurring from non-compliance which could have an impact on the business and its reputation.

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### CREDIT SOFTWARE

Equiniti Credit Services provide a complete end to end loan management platform, enabling banks and financial institutions to offer unrivalled depth of functionality in a single, integrated, scalable solution. Our digital offering services the entire lifecycle of a loan and supports a wide range of lending products including, mortgages, unsecured, secured and asset based.

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### CREDIT SERVICING

Our outsource service blends specialist, experienced personnel with FCA compliant processes and industry best practices. The service is underpinned by our proprietary technology and supported by highly skilled multi-disciplinary teams. Customer loans are managed effectively and appropriately, all within a robust compliance framework in line with TCF policies.

### STANDBY SERVICING

Our unique approach offers UK lenders a strong, reliable standby servicing with a clear contingency plan for invocation. With robust strategies, we ensure minimal portfolio disruption for a seamless recovery, and above all peace of mind for our clients.

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### CREDIT SOURCING

Our loan placement solution is designed to treat customers fairly, increase customer retention and generate new revenues by immediately identifying viable alternative options for newly declined applicants. The intelligent automated process efficiently matches prime and non-conforming borrowers with a wide panel of UK lenders, servicing secured, unsecured, and guarantor loans, whilst providing an appropriate loan decision and lender selection in 45 seconds or less.

Equiniti Credit Services sales contact  
Will Ellis, Sales Director,  
Equiniti Credit Services  
+44 (0)7483 147507  
will.ellis@equiniti.com



@Equiniti\_CS



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@lifeatEQ