

The NewDay Credit Platform

Unlocking Growth, Efficiency, and Customer Satisfaction

NewDay Group

As a leading UK credit & technology provider, NewDay delivers innovative solutions for consumer finance.

Our modular, cloud-native platform drives growth, innovation and digital transformation for partners.

Credit Cards

Issue cards which grant consumers a revolving line of credit for purchases. With repayment options and post transaction instalment plans for physical and virtual cards

Embedded Finance

Using our closed-loop network, provide instant promotional finance, BNPL or instalment offers at point-of-sale for spending within a merchant ecosystem.

Personal Loans

Issue personal loans as unsecured funds directly to consumers, repaid through scheduled installments with interest, enabling them to finance diverse personal needs



1 in 6

UK Credit Cards Issued Annually



£15bn

Purchases Annually



1500+

In-House Credit & Technology Experts



2000+

Code Releases Monthly

The NewDay Credit Platform: Unlocking the Future of Lending

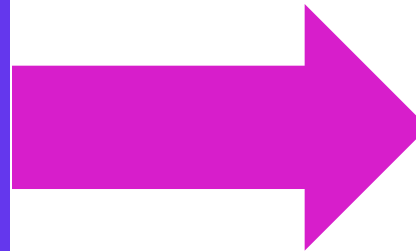
Did you know that many legacy credit platforms are bottlenecks, costing businesses millions in legacy tech and missed opportunities?

We believe the future of lending is agile, efficient, and customer-obsessed

The NewDay Credit Platform

A cloud-native, modular solution designed to be your one-stop-shop for consumer credit.

We provide a highly configurable, API-driven architecture that allows you to rapidly launch and manage a full suite of credit products



Next-Generation

What makes us next-gen is our ability to instantly remove technology legacy and radically reduce operational expenditure, delivering a truly digital-first experience 'in a box.'

We're not just a platform; we're a transformation engine

Businesses today are burdened by outdated credit technology, stifling innovation, racking up huge operational costs, and making it nearly impossible to adapt quickly to market demands or deliver truly personalised customer experiences

Immediate Benefits

You can dramatically cut costs, accelerate time to market for new products, supercharge customer satisfaction, and enjoy unparalleled flexibility and security in your credit operations, all while easily migrating your existing customer base

-20%

Operational Cost Reduction

Significant reduction of manual processing, paper issuance and associated labour costs through digital self service and automation.

15%

Increased Customer Retention

Advanced data analytics and insights enable tailored lending products, increasing customer satisfaction and loyalty.

-15%

IT Budget Reduction

Our scalable platform matches business growth, with lower maintenance and update costs alongside a living roadmap of capabilities and features.

12%

Increase in Lending Related Revenue

Capability to quickly launch new, innovative lending products, capturing more of the customer's financial wallet.

8%

Increase in CLI Approval

Real-time, event-based credit scoring capability, enables higher approval rates for deserving applicants without compromising risk appetite.

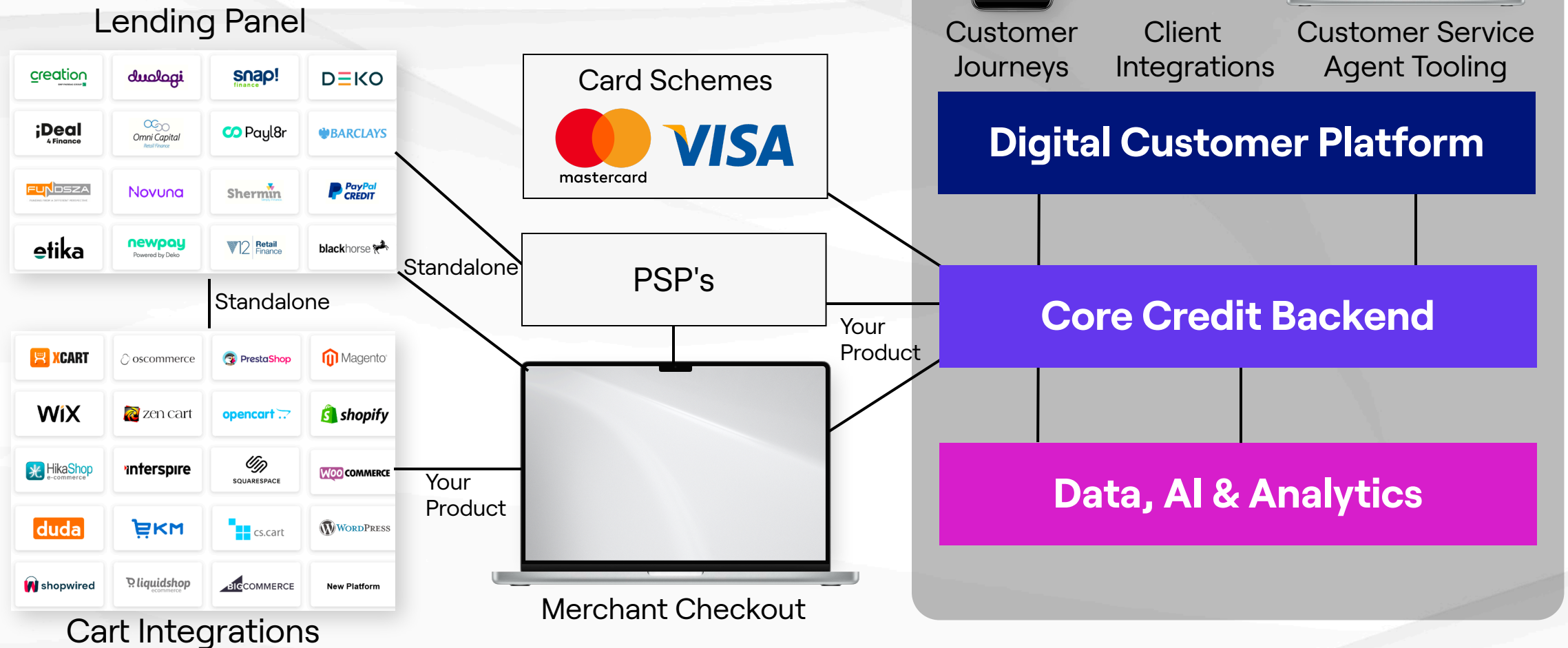
-6%

Default Rate Reduction

Enhanced predictive capabilities for credit risk assessment and customer management, plus self-service tools to support customers in collections, all reduce default rate.

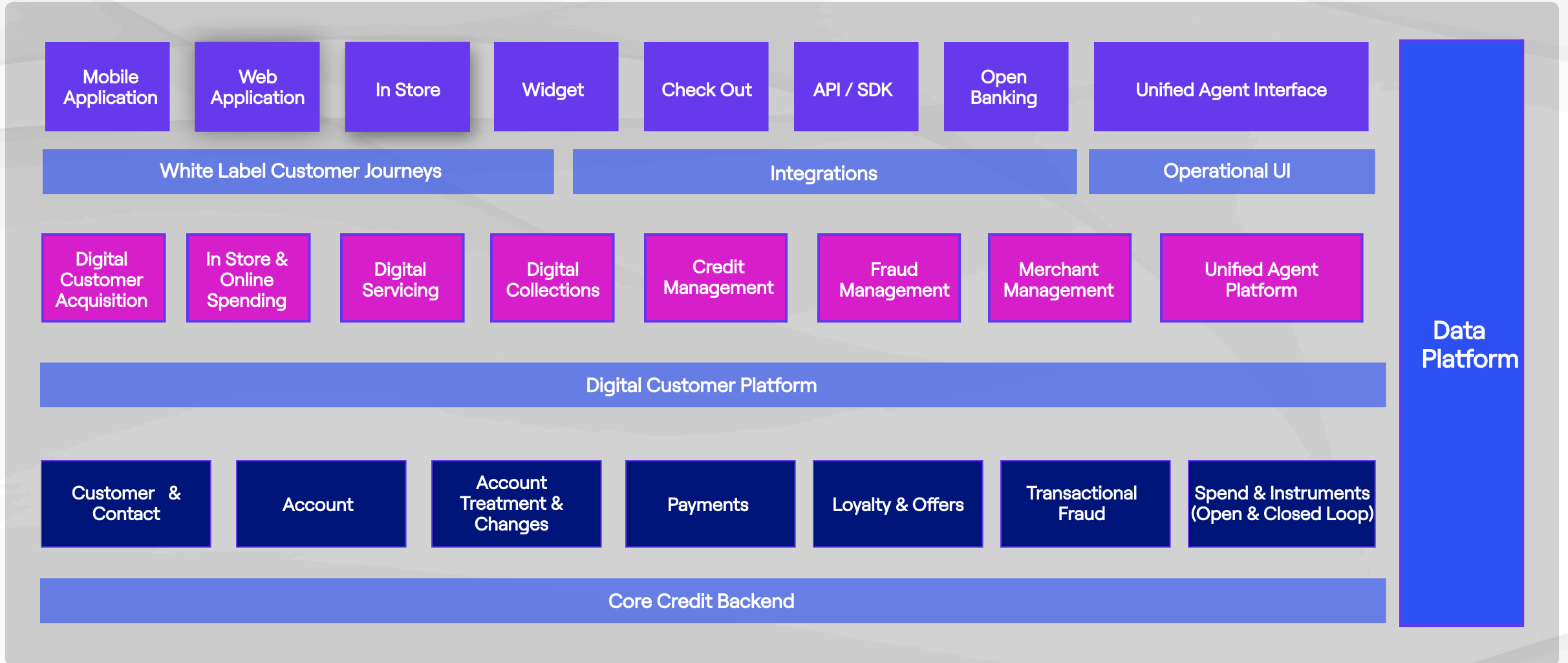
Solution Overview

E2E consumer credit solution covering issuing, processing & customer and agent journeys alongside additional lender panel and cart integrations for both your product proposition and standalone lending options



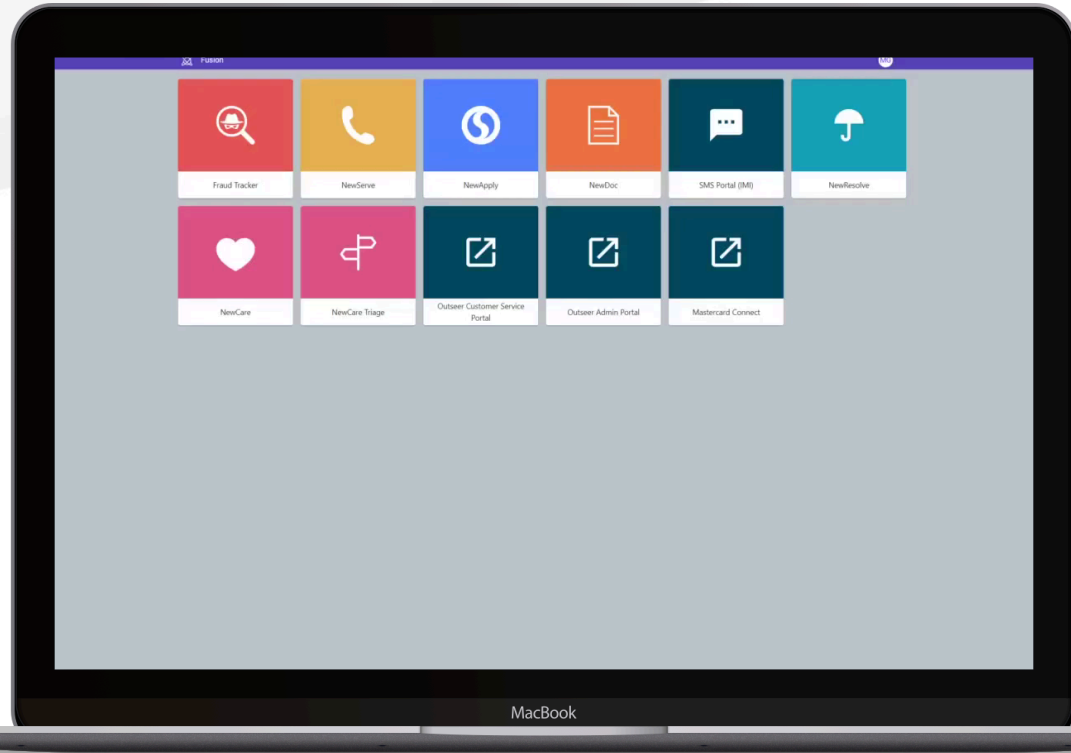
The NewDay Credit Platform

Modular Capability Overview

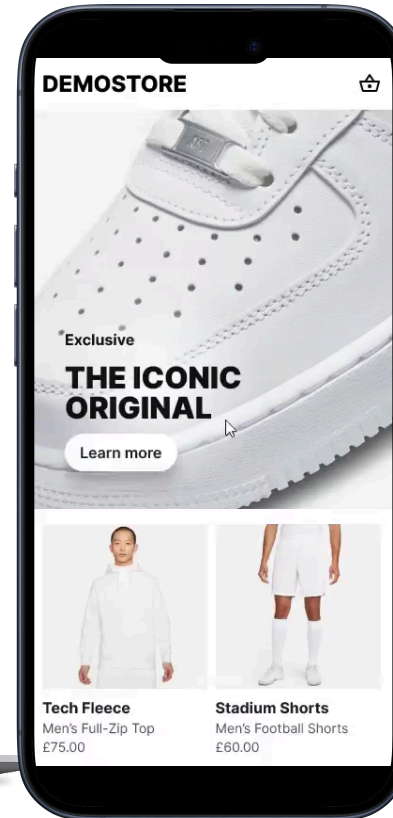


Amazing Experiences Out-of-the-Box

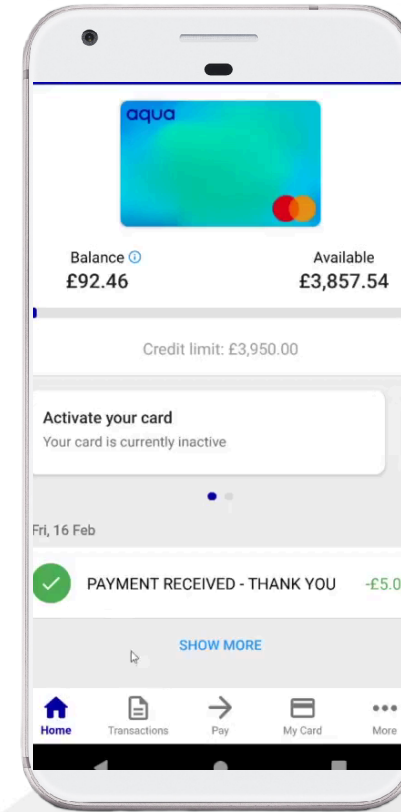
For Merchants, Customers and Agents



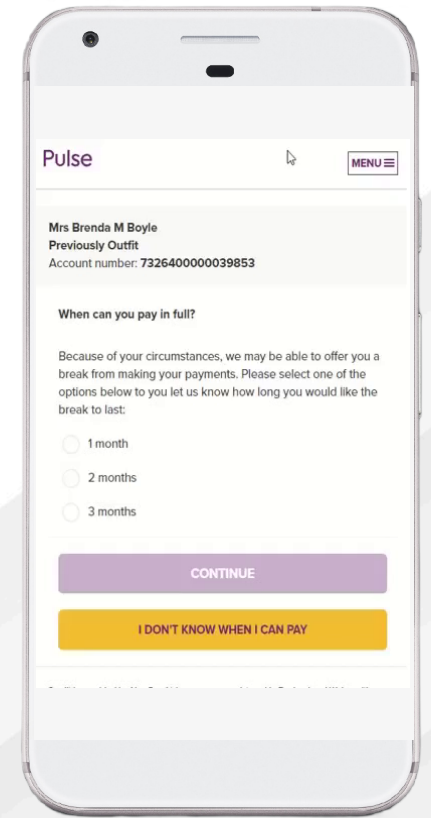
Agent Servicing



Merchant Integration



Customer Servicing



Customer Collections

How we Accelerate Businesses Globally

Large UK Retailer

Full digital credit product with promotional offers

Assisted through FCA licensing

Valued as trusted experts in the consumer credit space with the ability to scale commercials with business growth

Large Global Retail Bank

Complex dual lender digital credit product

Technology plugged into the banks' merchant network

Digital credit available across merchants

Trusted by leading, high-street bank as credit, lending and technology experts

Large White Goods Retailer

Flexible, digital credit product with AI enabled personalised offers

- 350% increase in financed sales

- 90% increase in revenue per customer

- 200% increase in customer acquisition

Trusted partner by London Stock Exchange listed retailer

Large Australian Bank

Data platform and migration tooling deployed for complex migration of multiple acquisitions

Out of the box MI, reporting and data feeds

Reduced migration time from 4 Years to 1 Year

Trusted as experts in credit, technology and migration processes and processing

Post-Implementation Performance: A Retailer's Success Story

Unpacking the Benefits Delivered by Our Technical Solution

35%

**Repeat Spend in
the First 2 Months
VS. 24% NON FINANCE
CUSTOMERS (YEARLY)**

+50%

**Finance ATV vs Non
Finance ATV**

+25%

**Finance ATV vs
Klarna ATV**

Thank You

For any questions, to discuss further – or **book a demonstration**

Please contact



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