

# Omnisient for Banking

Score and target under-served markets and create new advertising revenue streams.

Across the world many millions of people are excluded from quality credit, insurance and contract services -simply because there is not enough data available for businesses to assess the risk of serving them.

This represents a huge untapped market opportunity for banks, insurers and credit bureaus. By combining alternative sources of data from other industries such as retail, telco, entertainment and pharmacy they can create more accurate risk models and find new customers



## Today's Challenges in Banking

### Scoring the Unscored

A vast segment of potential clients lack traditional credit history, making it a challenge for banks to assess their creditworthiness effectively.

### A Growing Risk of Fraud

The rise of digital channels and mobile banking is creating new opportunities for fraudsters.

### Shrinking Margins

According to McKinsey & Company, margins are shrinking –down more than 25 percent in the past 15 years and expected to fall to 30 percent, another 20 percent decrease, in the next decade.

### Increased Competition from New Sectors and Neobanks

In the age of fintech and neobanks, traditional banks are in a race to innovate and offer new services that meet consumer demand.

Omnisient is unique in its ability to solve these challenges -creating rapid collaborations and enabling commercial partnerships between financial services businesses and owners of alternative data sets such as retailers, telcos, real estate agencies and pharmacies.

## Our Solution

Omnisient matches shared consumers across anonymized 1st party datasets to gain insights on consumers..



Omnisient is reshaping the banking landscape by enabling banks to securely tap into a rich ecosystem of previously inaccessible behavioral data from new alternative data sources.

Through our pioneering technology, banks can now score and reach out to those historically overlooked due to a lack of credit history or generate new revenue through data monetization via their own Payment Media Network.

With our US-patented Crypto-IDs, data is anonymized, ensuring stringent data protection while enabling seamless collaboration.

**Redefine banking through breakthrough data collaboration. Each transaction, and each financial decision by a consumer tells a tale. Build a future of banking that's inclusive, secure, profitable, and impactful.**

### Revolutionary Credit Scoring and Client Growth

Harness the power of diverse behavioural data to assess the creditworthiness of previously unscored segments, unlocking a vast new clientele.

### Payment Media Network Enablement

Omnisient helps banks set up and optimize Payment Media Networks, turning their vast consumer transactional data into monetizable assets for personalized advertising within their banking network.

### Fraud Prevention

Omnisient empowers banks to fight fraud through data collaboration to share data insights and identify anomalies and fraudulent transactions or behavior.



## Contact Us

Contact us to unlock the power of 1st party data collaboration without the risks

Visit [www.omnisient.com](http://www.omnisient.com).