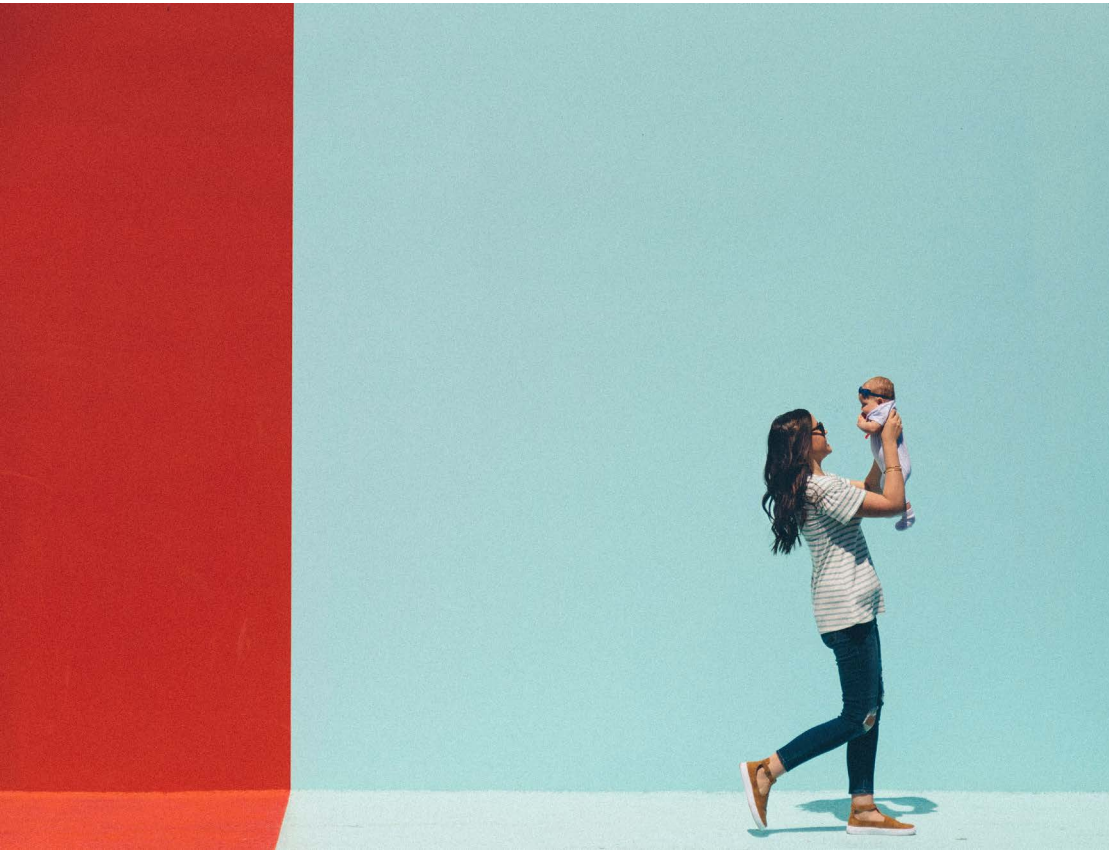# Product Suite

DirectD

Introduction

Make evidence-based decisions, fast.

Connect to your customer's data with zero integration and instant insights, allowing you to focus on understanding your customers, instead of building new products or understanding data sets and complex APIs. Our end-to-end data and insights suite connects to consumers, effortlessly gathers data, automatically categorises transactions, presents APIs and provides insights on consumer financial behaviours - all in seconds.

Our end-to-end bank data suite.

Connect

Embed our data consent and access widget to transform your customer onboarding and increase conversion rates.

Data API

A single API integration to access over 11,000 open banking and bank data connections via dozens of countries.

Insights

Our advanced visual dashboard allows you to view and use financial data for real-time decisions in seconds.

Income Verification

Verify income for any customer with a bank account whilst removing fraud and reliance on thin or outdated credit files.

Bank Account Verification

Quickly and simply verify bank account details of customers to identify fraudsters and reduce risk.

Categorisation Engine

Automated categorisation of RAW transactional data from thousands of banks providing insights in seconds.

Connect

Transform customer onboarding, reduce fraud and increase conversion rates

Select your bank

Danske Bank

Barclays

Citi

Chase

HSBC

Start using bank data in days

Whether you use our zero-integration hosted solution, or want to embed our widget into you existing process, you can setup DirectID Connect in days.

Increase customer conversion

Remove paper statements and digital PDFs over emails from the equation. Use connect to let customers provide financial data in a few clicks.

Modernise customer experience

Create a modern digital experience for your business with our widget giving you the edge over competitors no matter your business goals.

Reduce application fraud

Don't risk fraud from paper or PDF applications. Let customers consent to direct bank data being provided so you can make confident decisions.

Make applications simple

With our widgets global leading UX design you'll provide the best and easiest consumer experience to increase your conversion.
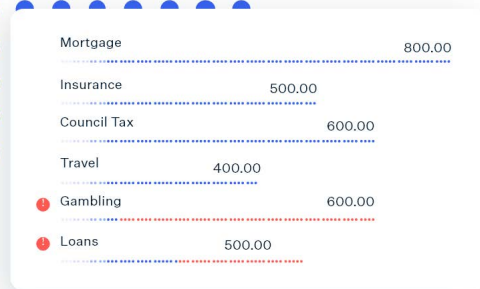
Offer mobile friendly process

Whether users are using your app, website, or mobile website, our widget will make your process seamless as it scales to optimise by screen size.

Data API

Over 11,000 global bank connections through a single unified API integration.

Mortgage	800.00
Insurance	500.00
Council Tax	600.00
Travel	400.00
Gambling	600.00
Loans	500.00

Direct Bank Connections

We are constantly integrating directly with banks across the globe to provide you high quality, low latency data request. From direct Open Banking connections in the UK to direct integrations with FDX banks in the US and beyond.

Super-Aggregator Of Global Connections

We are a super-aggregator of bank data connections across the globe, integrating with other regional providers to give you global coverage under one service. We are constantly working to expand our integrations for our customers.

One Time or Ongoing Access to Data

Businesses can easily choose to access a one-off snap shot of their customers data, or receive ongoing bank data.

Breadth of Data Available

Account Details; Balances; Transaction Details; Transaction Credits; Transaction Debits; Transaction Categories; and Transaction Classifications.

Up to 12 Months Transactional Data

Access 90 to 365 days of bank data for more informed decisions and reduced risk of fraudulent manipulation of customer finances.
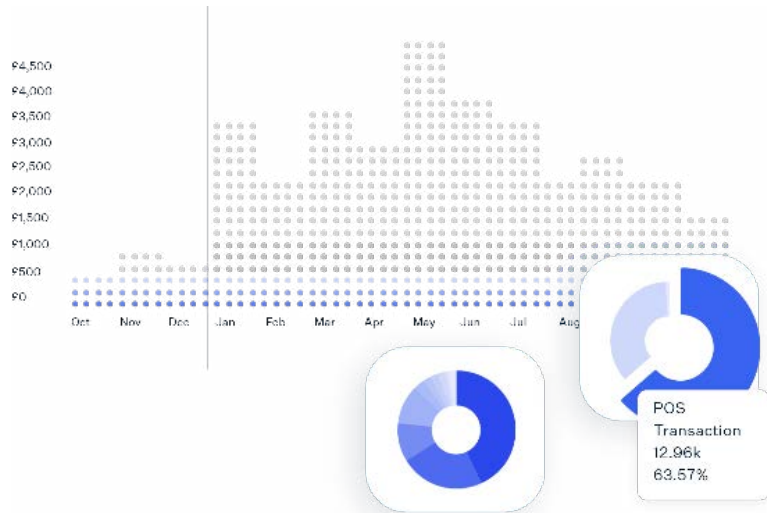
Lightning Fast Data Retrieval

With direct connections to bank accounts across the globe, our products provide incredibly quick data retrieval giving you actionable data in seconds.

Insights

View, understand, and use financial data to make real-time decisions in seconds.

10+ Instant Visual Reports

With lighting fast data retrieval and automated categorisation, our solutions instantly provide your assessors 10+ reports of insights into any customer.

Zero-Integration Solutions

We provide an end-to-end data solution that allow you to use data to make real decisions in a matter of days, with no IT resources.

Standing Order and Direct Debit Insights

Explore a consumers risk profile by taking a closer look at their monthly committed spend.

DirectID Digital Statements

Statements that mirror the same transactions covered in a traditional bank statement, including quick filters.

Gambling and Loan Insights

We categorise prominent risk transactions to provide insights into a consumers gambling habits.

Bank Account Details

View applicant account information such as Customer Account Number; Sort Code; and Account Currency details.

Performance Software for Lending Clarity

Identity Checks

Perform bank account validation checks to confirm identity, and then go beyond basic checks to truly understand customers through our financial insights.

Affordability Assessments

Automated transaction categorisation, instant insights and income verification for any customer with a bank account, all allows for more informed affordability assessments.
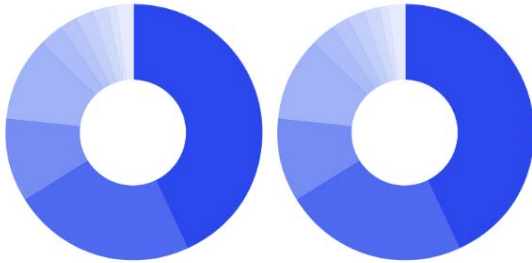
Credit Risk Management

Don't rely on aged credit data and self-asserted income. Our real-time data insights supplement credit bureau reports to enable smarter credit risk underwriting.

Income Verification

Verify income for any customer with a bank account whilst removing fraud.

Calculated Income
£1,981,46

Confidence Score
8.59

Income consistency	Variance tolerance minor	Variance tolerance major	Income recency validation	Stability indicator minor	Stability indicator major
3	2	1	1	2.91	-1.32

6 Unique Verification Algorithms

Six unique income modelling algorithms are applied against raw bank data to make up our next generation model.

Income Stability Indicator

Ensure the stability of a customers income with our indicators, assessing up to 365 days of income.

Income Variance Indicators

Easily view variance in salary with multiple indicators allowing you to make quick and confident decisions.

Multiple Income Support

Visibility of incomes from multiple sources, going beyond the ever increasing minority of applicants receiving basic salaries.

Benefits Income Support

View an applicants income from benefits alongside other income sources, and determine if you wish to consider this in your decisions.

Income Line Filtering

Our inbuilt filtering tools allow your business to easily view scores for each income source and determine which are used for assessments.

Bank Account Verification

Quickly verify bank account details to identify fraudsters and reduce risk.

Name Validation

! Account Validation

! Request Not Completed

Check Time
2.32 SECS

Customer Asserted Data vs. Bank Data Check

We use direct bank data access to check if the name and account details provided to you match the bank's records.

Detailed Verification Responses

When a verification response is returned we are sure to provide you with detailed information on success of fail.

Rapid Verification Responses

Due to our advanced Azure serviced backend, we can provide rapid verification responses to all customers.

Asserted Name Check Errors

Responses are provided for successful name checks and for specific name check failures.

Asserted Account Information Check Errors

Responses are provided for successful checks or for which part of the asserted account information failed.

Verification Request Errors

Responses are provided for successful calls to check an account, or for reasons why account verification was unable to be processed.

Categorisation Engine

Automated categorisation of RAW
transactional data from thousands of banks.

Mortgage £900.00

Insurance £400.00

Groceries £700.00

Travel £400.00

Council Tax £140.00

Miscellaneous £300.00

Income
Coffee Inc.
£2,400.00

70+ Transaction Categories

Data on all transactions sorted into 70+ specific categories allowing for in-depth data investigation.

10+ Category Assessment Buckets

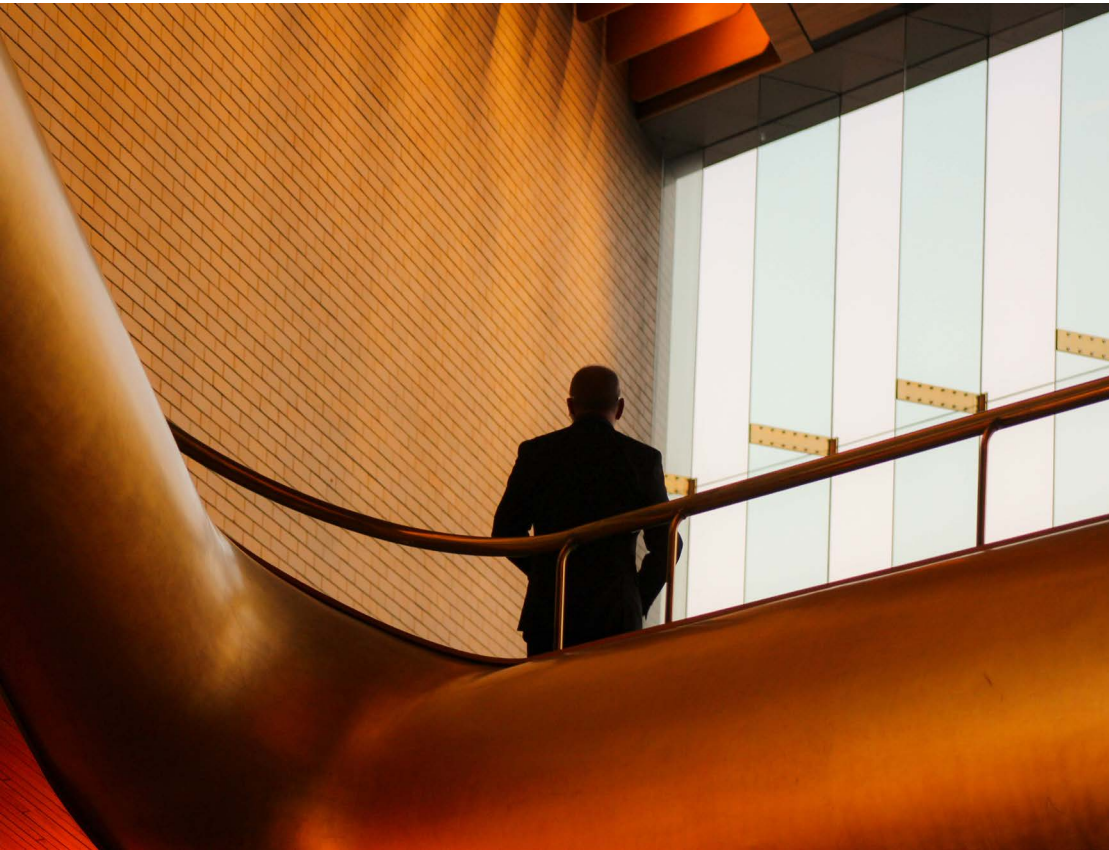Data on all transactions classed into 10+ category buckets, for easy use in decisioning and quick views of cash-flow

10+ Payment Classifications

Data on all transactions classed into 10+ payment mechanisms based on how it was received or spent.

Up To 90% Accuracy

Up to 90% accuracy and coverage on all transactions passed through our categorisation engine

Continuous Accuracy Optimisation

We use machine learning to continuously qualify data sets and improve the accuracy of our engine.

Data Processed In Seconds

Transactions are categorised and returned in seconds, allowing for instant data insights.

Lending Solutions Through Bank Data

Seamless Onboarding

Deliver improved onboarding experiences without increasing risk by using our simple Connect widget, and instant insights and calculated income figures.

Enhanced Collections

Create more informed collections programmes and better customer experiences with direct data insights into a consumer's financial status.

Operational Efficiency

Operational teams spend less time on the phone to customers, assessors to spend less time analysing documents, and credit risk officers to spend less time investigating potential fraud.

Technical Product Details

BANK DATA COVERAGE

UK Banks connected
- CMA9 - Allied Irish Bank, Bank of Scotland, Barclays, Bank of Ireland, Danske Bank, First Direct, First Trust Bank, Halifax, HSBC, Lloyds, Marks & Spencer, Nationwide, NatWest, RBS, Santander and Ulster Bank
- Challenger Banks - Monzo Bank and Starling Bank

USA Banks connected
- Direct connections to core US banks
- Thousands of aggregated connections for impressive US coverage

Global Banks connected
- Over 11,00 bank connections - We offer extensive global coverage through Europe, Asia, Pacific and more.

PRODUCT INFORMATION

Bank Widget detail (DirectID Connect)
- Applicants can share bank data in minutes
- Fully customisable hosted solutions can be branded to match any business
- Fully responsive for desktop and mobile applications
- Customisable consent stage displaying terms and conditions for using the DirectID service

Categories & Classification Engine
- Automated categorisation and classification - Engine automatically processes applicant transaction details
- Accuracy and coverage of transactions - up to 90%

Open Banking Data API
- Open Banking support - Open Banking V1, V2 & V3 specifications

Customer Data Clusters available
- Account Information
- Balances
- Transactions - Details, credits, debits and classification
- Insights - Consumer transaction category, business transaction category and confidence values

Customer Reporting provided
- Conversion tracking and reporting
- Data quality
- Error reporting

Performance times
- Integration - 1 to 3 days on average to get up and running with DirectID
- Connection (Widget) - Fast connection time averaging 25 seconds
- Data retrieval - Transactions returned in ~1 sec

Configurable options
- Consent window - Duration for which consent is live (Max of 90 days ongoing consent access)
- Data clusters - The data that the business would like the user to share. This matches what is asked for in the consent terms on the bank widget
- Transaction range - The number of days of transactions the business needs to retrieve for a user (Up to last 12 months)

API Documentation
- Visit docs.directid.co

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