

# incuto

## Benefits Calculator

We're helping our customers help their members.

Members and applicants of credit unions and affordable finance providers can access a full-service benefits calculator to maximise their income, check for local grants, and access social tariffs.

Using InBest's technology via the incuto Member's Area as well as third-party apps, benefits can be checked on-demand.

Benefits estimations are made automatically with the incuto loan application journey, in the background of a loan application.



We're really excited to be able to offer the inbest service to all our customers through the incuto platform.

We're especially grateful to Fair4All for their support in delivering this and we can't wait to see the impact this will have on maximising the income for Credit Union members.

*Andrew Rabbitt, CEO, incuto*



**Allow your members and customers real-time insight into their financial status!**

**incuto** is enabling credit unions and community banks access to market-leading services which expand opportunities for new and existing members.

### KEY BENEFITS – BENEFITS CALCULATION TOOLS:

- Zero PII (Personally Identifiable Information) is required to make an estimation.
- Enable your members to maximise their income and affordability.
- Automatically and instantly check for estimated benefits uplift, social tariffs, and local grants.



incuto was founded on the basis that everyone deserves access to affordable finance. As part of the Fair By Design, accelerator programme, it aims to tackle the poverty premium whereby lower-income households pay more for finance, whether it is high-interest pay day loans or inflexible bank charges. Incuto is an innovative banking platform for Credit Unions, community banks and CDFIs. It allows these banks to better serve their communities by updating legacy technology, enhancing the end user experience and improving access to customers.

Our technology is a SaaS solution for our clients. We support back-office processes, financial education, communication, performance management and enhanced service provision. The missing link between Credit Unions and major distribution networks, we offer clients the chance to integrate their services with major organisations like ClearBank, Post Office, Vocalink, Telefonica, Mastercard and Experian.