



Loan Comparison Websites

Want to grow your loan book? incuto is giving community lenders the chance to appear on loan comparison websites. Representing a significant and currently untapped market for affordable lenders, up to 40% of consumers searching for loans on comparison websites are unable to borrow from mainstream banks and lenders.

Available to all without the need to be using other incuto products, our Loan Comparison Website offering revolutionises the way affordable lenders access the market and expand their Memberships.

Applicants are pre-screened and looking to borrow, so all you have to do is wait for loan applications to start coming in.

"Access to incuto's loan comparison tool represents a huge opportunity to Scotcash. We've been able to tap into an entirely new audience resulting in significantly more loan applications. Not only this, but average loan values are higher and we've seen reduced delinquency rates. It's a brilliant way for us to grow our business, as well as an effective use of our marketing spend."

Sharon MacPherson, CEO, Scotcash

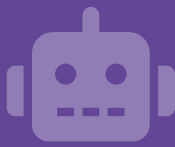


Key benefits – a new channel to market:

- Using incuto's Loan Comparison Website product will enable your loans to appear on a growing number of mainstream comparison websites
- You'll be able to reach financially excluded individuals who aren't eligible for mainstream loans and may have turned to high-cost or even illegal credit as an alternative
- Loan applicants are pre-screened via a soft search using your rules, so lenders can be confident that products offered match their lending criteria
- Costs are fixed per transaction. incuto's Loan Comparison Website product represents an opportunity to redirect your marketing budget and drive results
- Credit reference services are provided by our partner and market leader, Experian
- Onboarding is managed by the incuto team. Alongside increased volumes of loan applications, users have an opportunity to boost Membership numbers via a new channel

"We've seen a big increase in applications as a result of using incuto's loan comparison product. For the first time, we have direct access to eligible borrowers who search for affordable loans online. It's delivering high-quality candidates and loans without the need for a lot of input from our team."

Amanda Wilcock, COO, Manchester Credit Union



Robotics



Direct Debits



Faster Payments



MyCredit



Loan Decisioning



incuto Hub



Back Office



Loan Comparison Sites



Payroll Partners



Prize Saver Scheme

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.



Mobile App



Money Bees



Automation



Analytics



Partners



Loans



Member Communications



Member Area