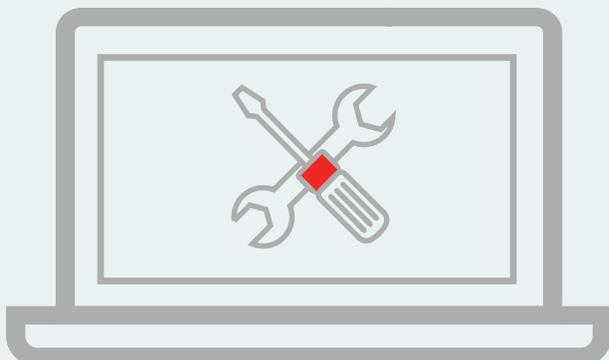
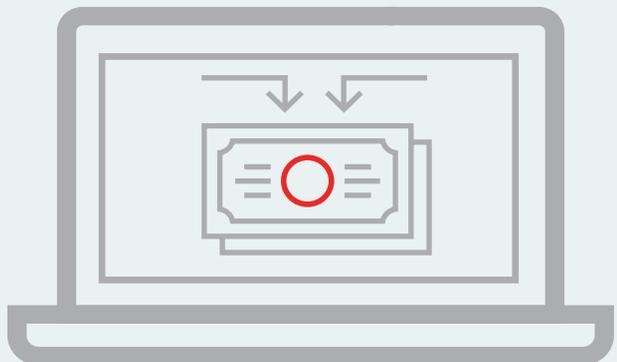
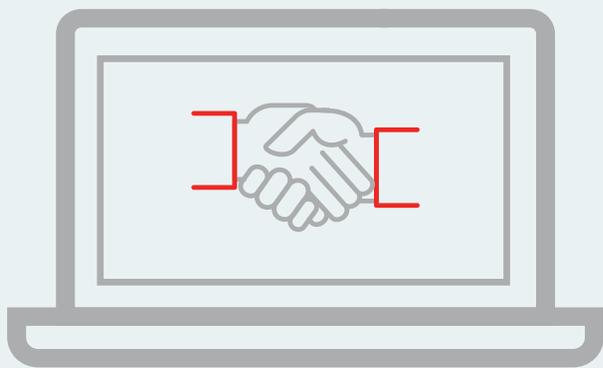


# Intelligent systems for responsible lenders

---

Equiniti Pancredit is leading provider of software products and specialist services that improve the operational efficiency and agility of lenders and their intermediaries.



## Who is Equiniti Pancredit?

---

Equiniti Pancredit provides loan application, administration and collection systems, as well as intelligent credit sourcing solutions to banks, lenders, intermediaries and price comparison sites.

### Who is Equiniti Pancredit?

Equiniti Pancredit provides loan application, administration and collection systems, as well as intelligent credit sourcing solutions to banks, lenders, intermediaries and price comparison sites. Our products champion responsible lending and enhance the end user experience by integrating with third party technology and automating manual processes. This improves productivity for the lender and creates a seamless digital journey for the customer. The sophisticated decisioning capabilities assist lenders in achieving the optimum balance between credit risk management and maximisation of new business opportunities.

With over 25 years of experience in developing software for financial markets, our platform manages £13bn in payments and processes 10s of 1000's of applications per day. Equiniti Pancredit is part of the Equiniti Group, providing it with stability and sustainability for growth plans as well as access to many other financial services specialist skills, resource and technology across the Group.

### Why Equiniti Pancredit?

#### End to end software

We deliver an end to end loan origination, servicing and collections solution that has been specifically tailored to the needs of the finance industry. The platform provides sophisticated configuration for businesses, regulatory and compliance needs, as well as scalability and speed to market to suit emerging markets.

#### Industry specialists

Our software platform has been developed in partnership with end-user banks and lenders. New features are triggered by genuine customer needs, many of which become immediately available to all users of the platform. We have a continuous, unwavering focus on software for finance markets with over 25 years of experience.

#### Breadth of clients

We have customers across a range of industries ranging from banks, financial institutions, brokers, price comparison sites and lenders in consumer, automotive, retail and education.

#### Committed staff

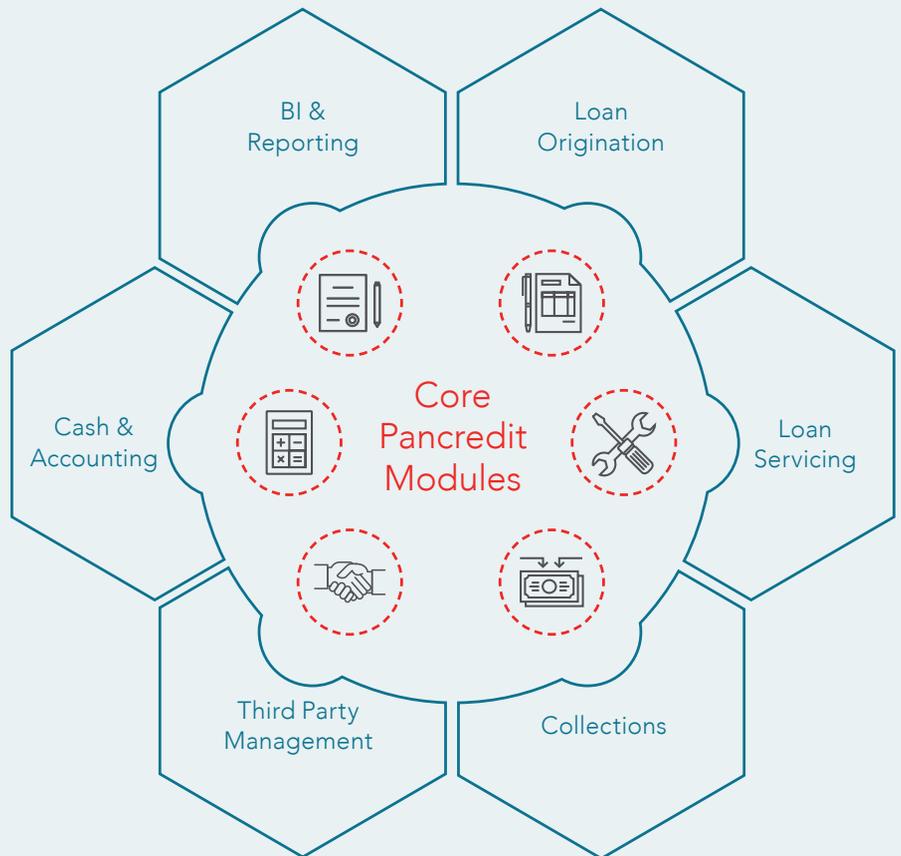
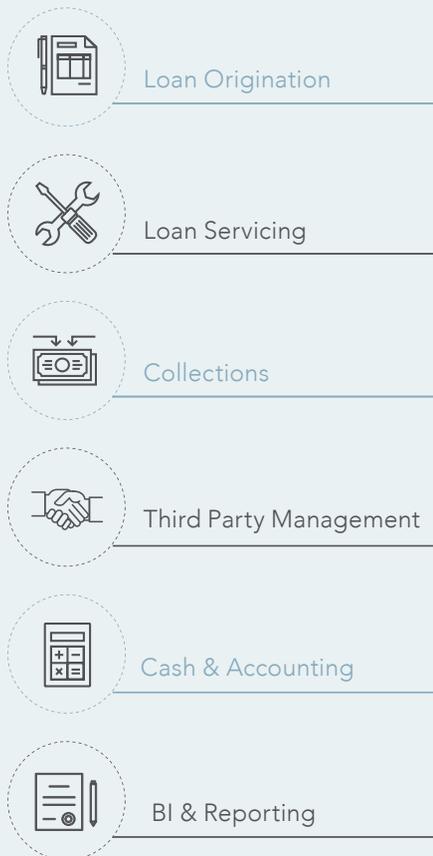
The team at Equiniti Pancredit have extensive and unmatched cumulative knowledge in the industry. We employ highly experienced staff that can deliver effective, cutting edge software solutions. Many of the team have been with the company for over 10 years and we are continually training new members of the team, bringing in fresh ideas, new voices and new ways of thinking.

#### Compliance

Essential FCA policies and procedures, defined by the customer, are configured into our software. This protects the interests of the end user customer and supports FCA policies, such as Treating Customers Fairly (TCF). The implementation of these automated processes, combined with integrations to third parties, ensure a consistent, compliant approach. This also provides a full audit trail if this is required by the FCA at any time.

#### Quality

Equiniti Pancredit places strong emphasis on quality of development and implementation and was the first technology company in the UK to achieve ISO 9001:2008, ISO 27001 and FAST Platinum accreditations, as well as achieving a certified integrated Quality and Security Management System.



## What is Core Pancredit?

Core Pancredit is an end to end loan life cycle management platform that allows lenders to process more loan applications in less time.

### Core Pancredit Overview

Equiniti Pancredit's Core Pancredit is an end to end loan origination, servicing and collections platform. It provides lending firms with a flexible solution that integrates many elements into one software application. Its modular approach allows lenders to connect to third party agencies to validate the application to minimise risk and comply with industry regulations, as well as integrate with their internal systems to create one end to end solution.

Core Pancredit allows lenders to process more loan applications in less time. It does this by enabling extensive automation of various parts of the administration process. This enhances the service lenders deliver to end-users, enables responsible lending, and helps them find the right balance between maximising new opportunities and minimising risk.

Highly scalable both vertically and horizontally, the platform manages an active loan book of over £13bn which equates to approximately 1.3m accounts and supports 10's of 1000's applications a day.

**Loan Origination** – quotation and application capture, pre-bureau rule evaluation and decisioning, third party agency integrations for credit checking, ID&V, affordability checks through to same day pay-out.

**Servicing** – maintaining the loan agreement and supporting the customer through the entire loan life cycle. Including queries such as change of address, early settlement, banking changes and payment date changes. Full self-service capability delivered through web services.

**Collections** – automated reminders, payments, arrangements, reschedules, forbearance through to transfer to recoveries or debt collection and final write off.

**Third party management** – real time integration to third party services such as credit and fraud agencies, address lookup, websites, car details and valuation.

**Cash and accounting** – maintain cash books, load electronic statements, automatic cash book to bank statement reconciliation, integrated nominal ledger, automated income recognition and posting to nominal.

**Customer communications** – self-service portal, automatic renewal letters, SMS, emails.

### E-signature module

The e-signature solution is a configurable module that enables providers of consumer credit agreements to digitise the entire credit application process, including a binding customer signature. This technology, combined with automation, plays an important role in the facilitation of more efficient finance, as well as streamlining the process for customers. As well as improving the end user experience, the e-signature module allows more applications to be processed, improving efficiency for lenders at the same time.

### Benefits of Core Pancredit

**Long Term Business Partner** – Our ability to support our customers' short and long-term vision, both in diversifying their product offering and supporting growth, creates a long-term working relationship.

**Flexible and Agile** – Core Pancredit is a highly flexible solution that offers our customers' the speed and agility to rapidly adapt to evolving business requirements and merging market dynamics.

**Speed 'in' Market** – By automating the customer journey, supported by a wide range of external services and our e-signature offering, our customers gain a distinct competitor advantage.

“

**David James, MotoNovo Finance**  
Honesty and integrity, straight forward approach, and willingness to assist customers in meeting their customers' requirements.”

**Danny Malone, CEO, Everyday Loans**

“Equiniti Pancredit’s software is critical to Everyday Loans’ business. We process thousands of loan applications daily and rely heavily on the system’s continuous availability. The fact that the system can underwrite the applications in real-time is also a vital function; this is what enables us to run through the application process collaboratively with our customers.”

**Nicholas Strauss, Account Executive, HP**

“To divide one of the biggest portfolios of unsecured loans in the UK was extremely challenging and of huge strategic importance to both HP and our customer.

Equiniti Pancredit is a valued partner and has played an integral part in ensuring our successful delivery of such a significant project. Requirements of the project constantly changed and Equiniti Pancredit not only adapted to these changes quickly, it also made its experts available at short notice.”

**Dave Briggs, Head of Dealer Operations, MotoNovo Finance**

“When MotoNovo began working with Equiniti Pancredit we wanted to install a basic system which would transform our manual processes into a system which could be used by all of our branches easily and relatively quickly. Core Pancredit

achieved this almost instantaneously. Since launch we have been able to mould Core Pancredit, enhancing its facilities to meet our individual needs and those of our customers. Equiniti Pancredit has been proactive in bringing new ideas to us and in helping us to achieve our ambitions to raise efficiency and streamline our processes.”

**Brian Cheyne, Head of Treasury Services, Open University**

“Equiniti Pancredit is a long standing company that has successfully negotiated the highs and lows of various economic cycles, which gives it an important track record, heritage and pedigree compared to its competitors.”

**EQUINITI**  
PANCREDIT

Contact us

W [equitipancredit.com](http://equitipancredit.com)

T +44 (0)113 2500 260

E [enquiries@equitipancredit.com](mailto:enquiries@equitipancredit.com)

