



# Create a Seamless Onboarding Experience for **UK SMEs** with Real-time Access to their Accounting Platforms

Publicly filed accounts on small businesses, available through Companies' House, don't always accurately reflect current profitability or expenditure. FullCircl have partnered with Codat to provide seamless integrations to the accounting platforms used by 84% of UK SMEs, helping to onboard customers faster and monitor risk throughout the customer lifecycle.



## How does this **partnership** help customers?

Gain an instant real-time view of a customer's financial health, to help find the **right customers, onboard them faster, and keep them for life.**



### Faster decision making

Access to accurate, up-to-date, and standardised data helps to pre-qualify new business customers quickly and at scale



### Onboard with ease

See the full picture and facilitate faster onboarding with definitive information on the companies that matter to you



### Reduce manual efforts

Save time and cost by taking the heavy lifting out of the collection of borrower information for covenant monitoring and renewals



### Proactive approach to risk management

Stay one step ahead of changes as they occur using real-time customer lifecycle intelligence



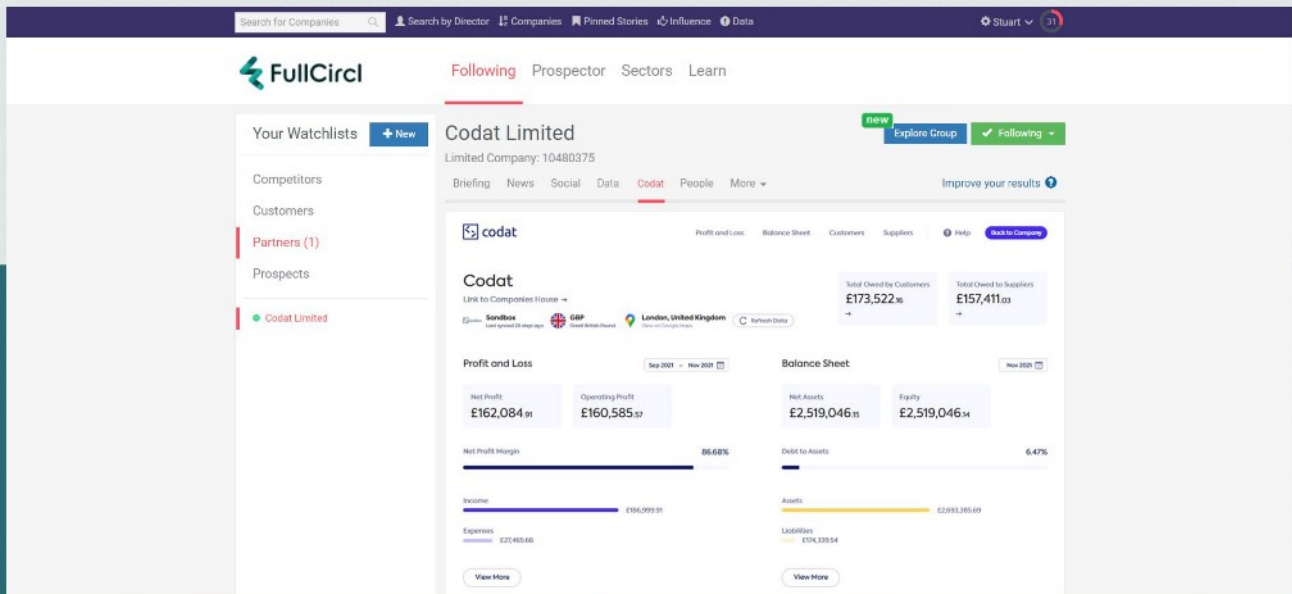
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# How it works

Codat's financial data can easily be accessed from the **FullCircl Engage Web App** enabling you to view all data within **one platform**.



## Why choose us?

-  **Best-in-class standardisation:** Thousands of datasets flow through Codat's platform daily which has enabled us to develop expert standardisation capabilities
-  **Intelligent insights:** Actionable insights generated by processing millions of data sets across geographies, sectors, and platforms
-  **Ongoing connection:** The ability to sync data on an ongoing basis, without the need for the small business to authorise each time

### Sources:

- <https://risk.lexisnexis.com/insights-resources/video/impacts-of-small-business-lending-fraud>
- Moody's analytics, 2018

**7.3%**

Increase in SMB lending fraud experienced by lenders in the last 24 months <sup>1</sup>

**56%**

Of bankers surveyed quoted manual data collection as the biggest challenge in the loan initiation <sup>2</sup>

**90%**

Reduction in the time it takes business customers to receive capital at a tier one UK bank Codat works with

## What are you waiting for?

Contact us today to discuss how we can help you engage the right business customers, onboard them quickly and keep them for life.



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