

Gathr User Cases & Client Case Studies

A complete **digital onboarding solution** **with powerful modules** that will radically change the way to onboard & verify potential customers.



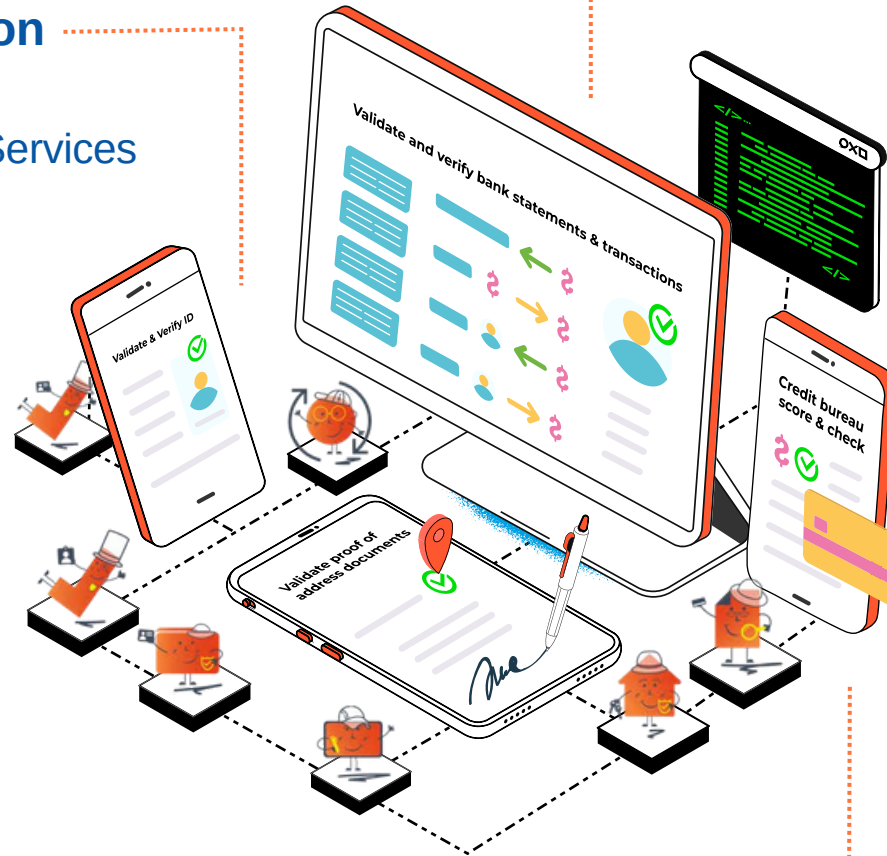
Solutions at a glance

Verification & Validation

- ✓ Account Verification Services
- ✓ ID verification
- ✓ Address Verification
- ✓ Liveness check
- ✓ CIPC & KYB
- ✓ Criminal Check

Collect Bank Statements Data

- ✓ Analyse Transactions
- ✓ Fraud Checks
- ✓ Transaction Categorisation
- ✓ Online Banking, USSD, Scanned Statements, and Bank Statement Uploads to extract information.



Credit Bureau Integration

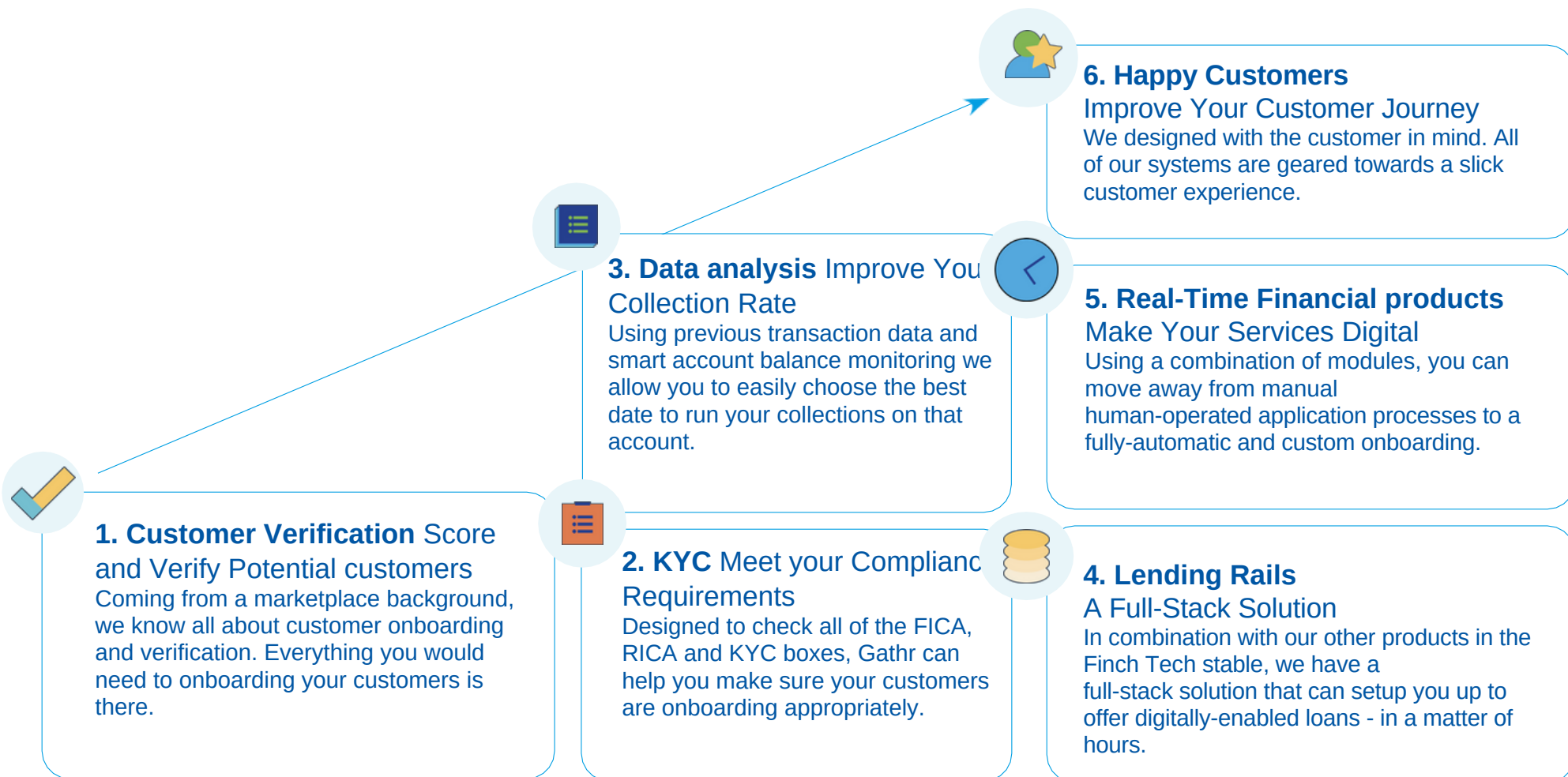
- ✓ Credit checks & reports

[Learn more gathrdocs.com](https://gathrdocs.com)

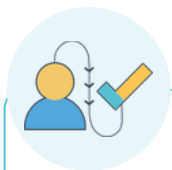


Main Benefits & Features

HOW CLIENTS USE GATHR:

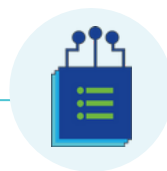


Case studies stats at a glance



44% more customers complete their sales journey

44% increase in conversion rates. Resulting in lower acquisition costs for the lender, and less friction for the borrower. Our lending marketplace used a combination of our credit score module and our transaction module to enhance their application journey. Using these two tools they were able to improve conversion rates by 44%. This was from better use of data and a better document collection process.



Delivering a financial product to an audience of 2 million through digitisation

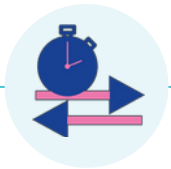
A digital lender was looking to offer a smaller loan product to a previously unserved client base. They needed a fast, efficient, and digital way to acquire transactional data to make lending decisions. Using Gathr's Transactions Module they were able to fully digitise the process, cutting costs and at the same time making the unit economics worth while.



3 Weeks turnaround time from initiation to live product

A lender looking to launch in South Africa was able to rapidly enter the market. Using our affordability API, they were able to automate the risk underwriting process, which helped them to approve loans in minutes.

Case studies stats at a glance



7 minutes to a matter of seconds to switch banks

A bank was looking for a tool to understand the debit orders of potential customers. Using Gathr's Transaction Module and debt categorization, they were able to pick up each debit order on the client's bank account and migrate it to their new account with that bank. Cutting down a human process that took 7 minutes, to a matter of seconds.



Missing Data

An insurer was battling with failed debit orders. They were striking accounts that did not exist, of the wrong people, or had no money in them. Using Gathr's Bank Account Verification they were able to make sure the account belonged to the user, had sufficient transactions in it, learn the best strike date and know the exact details of that account.



Fraud prevention

One of South Africa's leading businesses was battling with the rate of document tampering, with 10% of bank statements being tampered. Fraud detection using our Bank Statement module was able to cut the rate of fraud down to under 1%.

BetterBond Advanced Categorisation + Affordability Analysis



Betterbond utilises Gathr's advanced categorisation engine to efficiently calculate customer affordability, detecting insurance policies and bounced debit orders. Coupled with our affordability solutions, Gathr ensures secure retrieval of crucial information, empowering Betterbond to effectively manage transactional data and make informed lending decisions.



Advanced Categorisation + Affordability module overview :

Our advanced categorisation feature provides clients with a comprehensive analysis of incomes and expenses, including insurance policies and bounced debit orders. Our affordability module analyses this bank data to enrich lenders' decisions, offering valuable insights. For Better Bond, all these elements facilitate more well-informed home loan decisions.

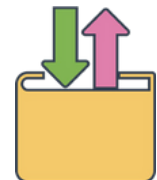


6%

Growth Rate in Transaction
Volume (over a 3 month period)

2 051

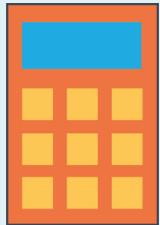
No. of successful
consumer affordability
reports distributed in
the last 3 months



MTN Fraud Check + Affordability Analysis

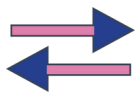


MTN leverages Gathr's fraud check to reduce errors and enhance security, aiding a more efficient system and robust risk models. Gathr enables easy access to transactional data via Online and Manual Upload channels, ensuring MTN effectively manages and utilises data.



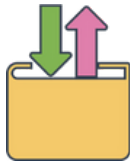
Fraud check + Affordability module overview:

Our fraud check feature reduces fraud risk by examining susceptible documents like bank statements. Complementing this, our affordability module analyses customer affordability via bank data, offering deep insights for lenders and aiding swift, confident lending choices. For MTN, it retrieves transactional data, reducing defaults on mobile contracts.



416k

bank statements
processed for MTN to date



453 151

Affordability assessments to
date - ensuring limited
defaults on mobile contracts



Nedbank Bank Statement Collection & Affordability Analysis



Gathr enables a digital bank statement collection and a KYB function for Nedbank. **For servicing consumers,** Gathr facilitates seamless access to transactional data through Online and Manual Upload. Our solution ensures efficient and secure retrieval of essential information, enhancing Nedbank's ability to manage and utilise transactional data effectively. **For its business clients,** Gathr facilitates ID verification, address verification, and completes a CIPC check.



Affordability module overview :

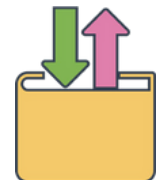
This module improves lenders' decisions by extracting, verifying, and understanding customers' financials through bank data. It provides comprehensive insights into affordability, income, and expenses, allowing lenders to confidently make quick decisions. Data is retrieved via online banking or manual uploads.

 **68%**

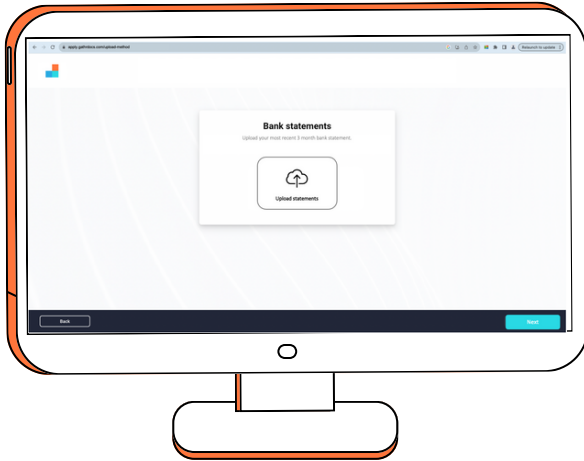
Growth Rate in Transaction
Volume (over a 3 month period)

8 450

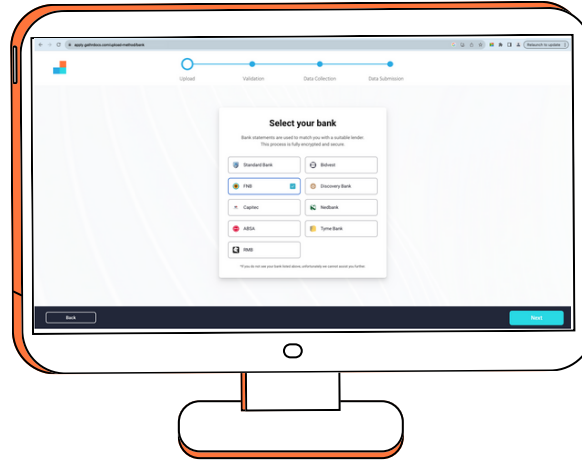
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a period



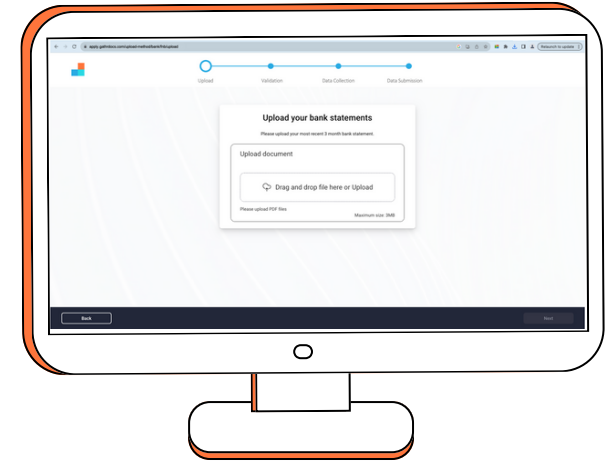
User Statement Upload Example



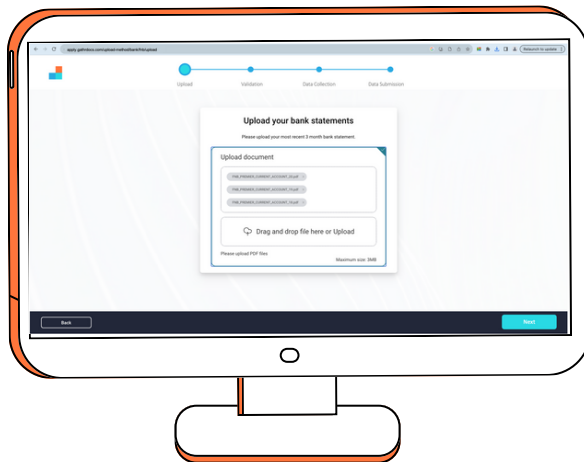
Agent to follow upload process



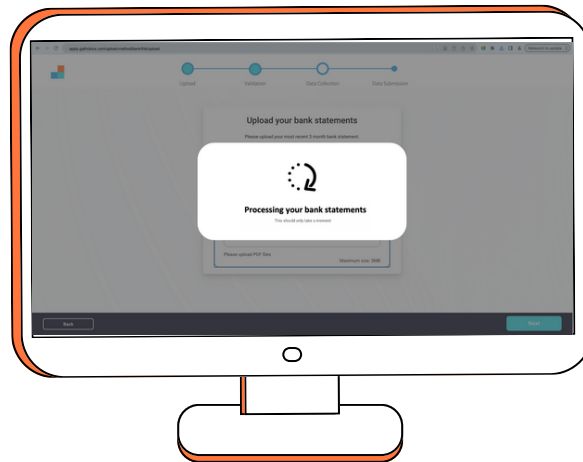
Select the bank where customers main income source is from



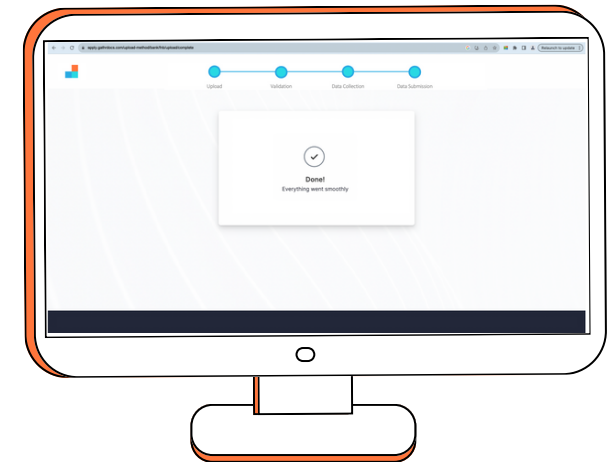
After clicking **'Next'** upload customers bank statements



Upload 3-months bank statements



Statements are being processed



Statements are processed, parsed, analysed, and sent in required format.



Credit Bureau Integration

Leveraging Gathr's credit score check, JOBJACK can efficiently assess the credit history of job seekers on their platform. This integration not only enhances the vetting process but also ensures a more informed and streamlined recruitment experience for JOBJACK, ultimately contributing to the overall efficiency of their platform.



Credit bureau module overview :

Tapping into our partnerships with top credit bureaus we conduct affordable credit checks. Our direct integration pulls full credit reports with scores instantly, using only the name and South African ID number to assess your customer's financial health.

R34k 

Estimated monthly credit report savings by using Gathr reseller

11 425

No. of credit checks in the last 3 months

