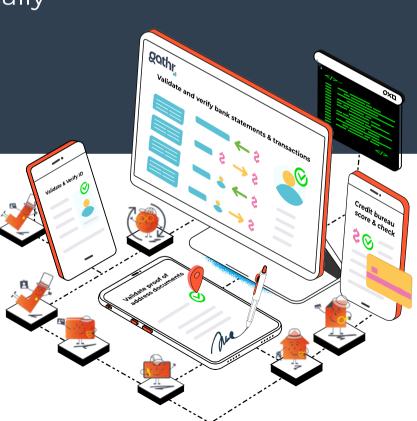
Gathr User Cases & Client Case Studies

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





Solutions at a glance

Collect Bank Statements Data

Analyse Transactions



Transaction Categorisation

Online Banking, USSD, Scanned Statements, and Bank Statement Uploads to extract information.

Verification & Validation Account Verification Services ^{J verify bank stateme} **ID** verification **Address Verification** Liveness check **CIPC & KYB Criminal Check**

Credit Bureau Integration



Credit checks & reports



Main Benefits & Features

HOW CLIENTS USE GATHR:

3. Data analysis Improve You Collection Rate

Using previous transaction data and smart account balance monitoring we allow you to easily choose the best date to run your collections on that account.

1. Customer Verification Score

and Verify Potential customers Coming from a marketplace background, we know all about customer onboarding and verification. Everything you would need to onboarding your customers is there.

2. KYC Meet your Complianc Requirements

Designed to check all of the FICA, RICA and KYC boxes, Gathr can help you make sure your customers are onboarding appropriately.

6. Happy Customers

Improve Your Customer Journey We designed with the customer in mind. All of our systems are geared towards a slick customer experience.

5. Real-Time Financial products

Make Your Services Digital Using a combination of modules, you can move away from manual human-operated application processes to a fully-automatic and custom onboarding.

4. Lending Rails

A Full-Stack Solution In combination with our other products in the Finch Tech stable, we have a full-stack solution that can setup you up to offer digitally-enabled loans - in a matter of hours.

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 Or A 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

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.

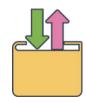
Advanced Categorisation + Affordability module overview :

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.



Growth Rate in Transaction Volume (over a 3 month period) 2 0 5 1

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.



bank statements processed for MTN to date



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 Nebank'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 :

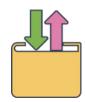
This module improves lenders' decisions by extracting, verifying, and understanding customers' financials through bank data. It provides comprehensive insights into affordability, income, and expenses, allowing lenders to confidently make quick decisions. Data is retrieved via online banking or manual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



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



No. of successful consumer affordability reports distributed over a period



User Statement Upload Example

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Select the bank where customers main income source is from



Statements are being processed



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



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

JobJack 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



