

# Open banking credit scores

*Unlocking smarter lending decisions*

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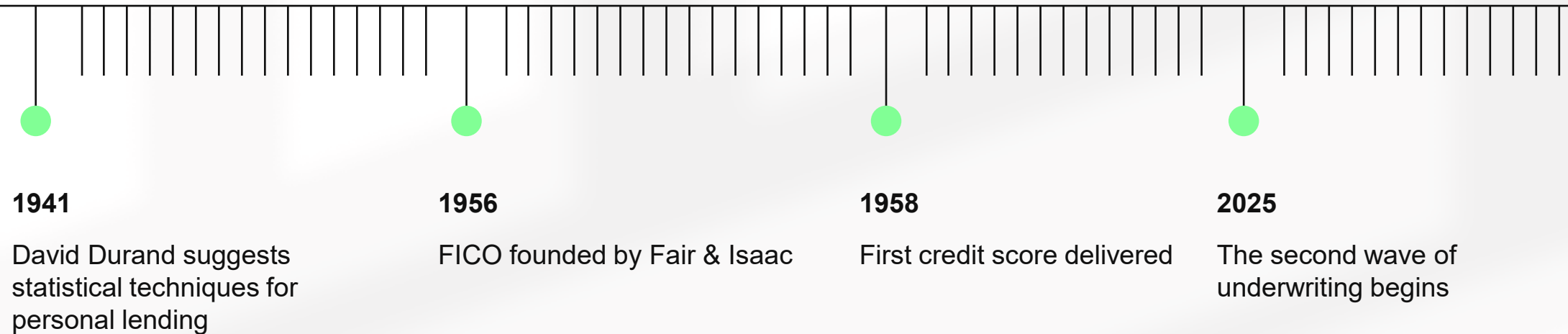
Leveraging **bank transactions** and **open banking** data for **cash-flow underwriting** enabling **hyper-personalised** decisioning

*A richer picture*  
**with real-time data**

# The credit revolution timeline

## From statistical models to smart decisioning

Legacy bureau-driven underwriting shaped decades of lending. Today's financial landscape demands evolution.



# Today's financial reality check

We're not in a typical recession

The challenge isn't falling income, it's rising expenses.

- A third of UK consumers have no savings at all
- BNPL usage continues rising
- Affordability declining across segments



# Traditional data's breaking point

## Credit bureau limitations exposed

- **BNPL loans** often missing
- **Outdated** or incomplete data
- **Negative bias** – skewed picture
- **Reactive** not predictive

Lenders frustrated with bureau scores are finally ready to explore alternatives

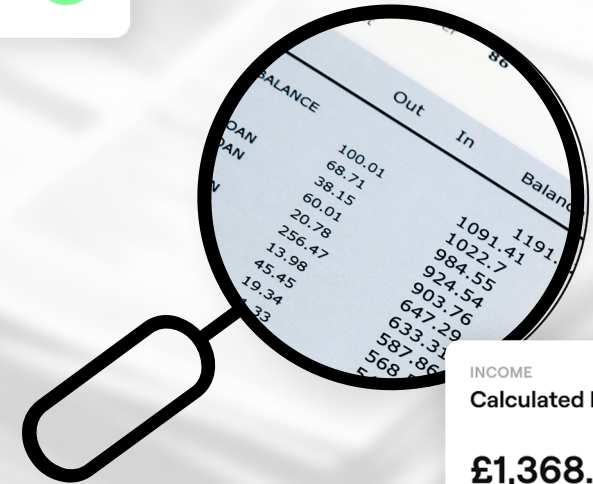


# The two waves of underwriting


## Evolution in credit decisioning

- **WAVE 1** → Using credit bureau data more effectively
  - ✓ Optimised traditional models
- **WAVE 2** → Embracing alternative data through open banking
  - ✓ Transaction-based insights
  - ✓ Real-time financial behaviour
  - ✓ Predictive affordability

Account verified



INCOME ↗  
Calculated Income  
**£1,368.28** /month

H, Reid Edinburgh, UK 		
Transaction Data		
DD	£9.99	A:IRUGA:SLKUM;0W08Q3
EPOS	£14.00	5DLI5DD;R Service
SO	£100.00	Holiday Savings
EPOS	£24.54	Streaming Service

# What lenders really want

The four pillars of modern underwriting



## Income

- AMOUNT
- STABILITY
- VOLATILITY



## Spending

- FIXED VS VARIABLE Expenses



## Affordability

- MONTHLY CAPACITY REMAINING



## Savings

- FINANCIAL RESILIENCE BUILDING

It's not just ML — it's clean, structured, meaningful data

# Atto's 360° customer view

Behavioural picture through open banking



## Data collection

Transactional data via open banking



## Enrichment

Income, spending & affordability insights



## Delivery

Complete customer understanding



# Atto's product suite

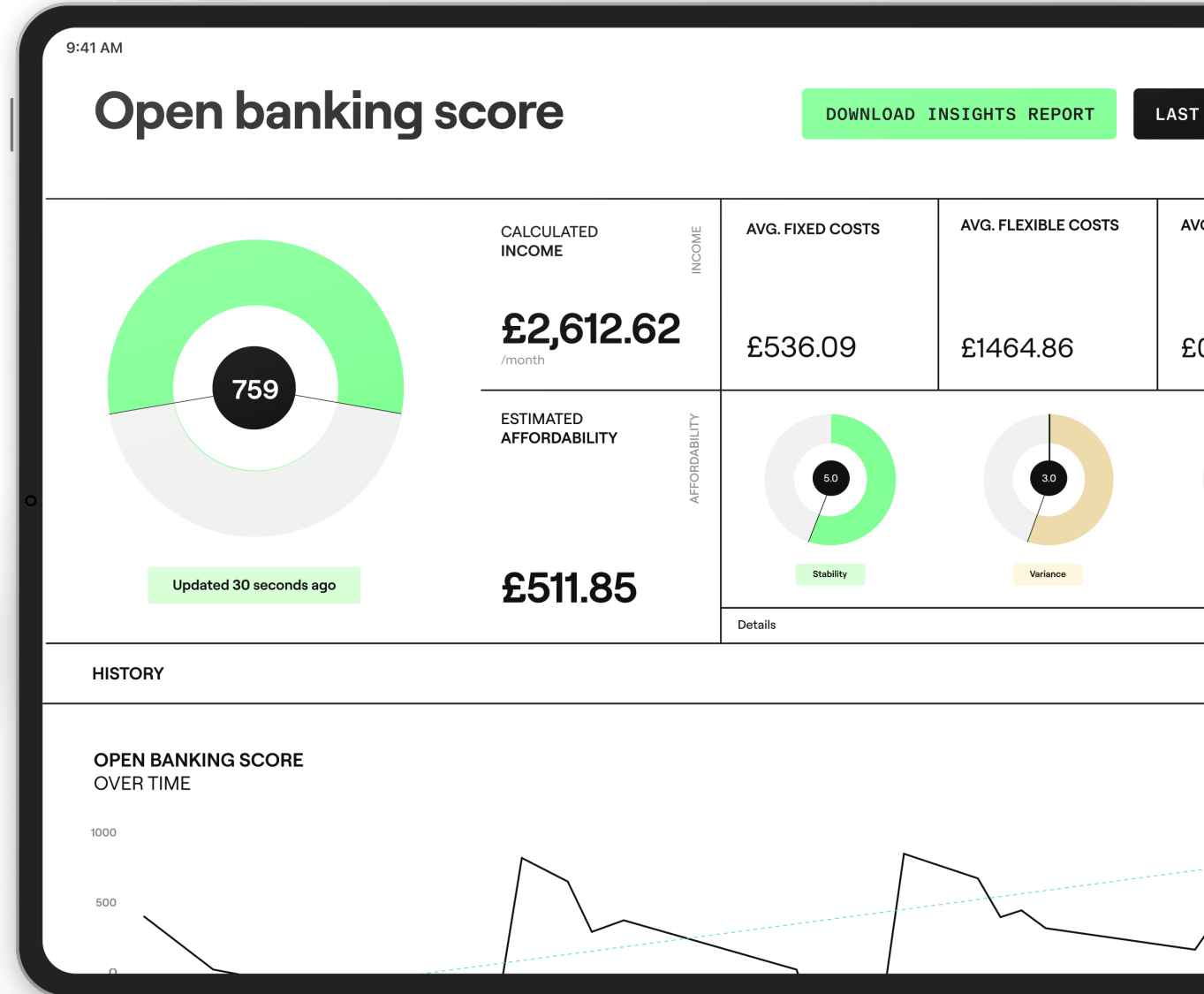
Tools for smarter lending

## Atto insights

- Income verification
- Transaction Categorisation
- Affordability Assessment
- Financial Health Scoring

## Atto credit score

- Cashflow-based scoring
- Behavioural analysis
- Demographics-free decisioning



# Cashflow-only success stories

## Proven results for challenging segments

- Lenders underwriting purely on cashflow
- Strong performance with thin-file customers
- Enhanced decisions for no-file applicants

Real-world validation of alternative data's power



# Getting started framework

## Champion-challenger approach

- STEP 1 → Start small with pilot programs
- STEP 2 → Revisit decision trees for enhancement opportunities
- STEP 3 → Test, learn, iterate — don't wait for perfection

Begin your alternative data journey strategically



# Real-world challenges

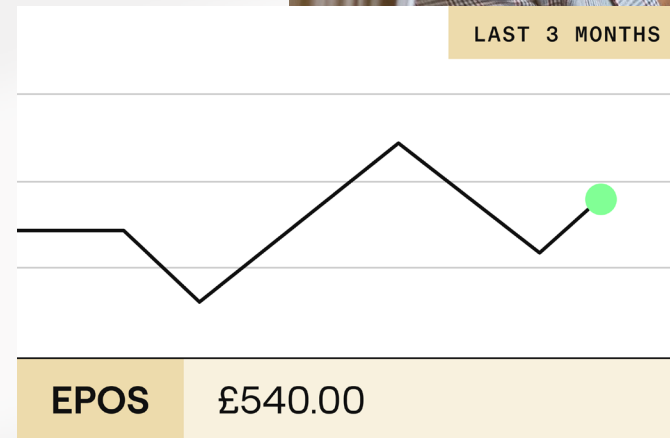
## Honest assessment of current barriers

### Data access issues

- Secondary account connections
- Customer education needs

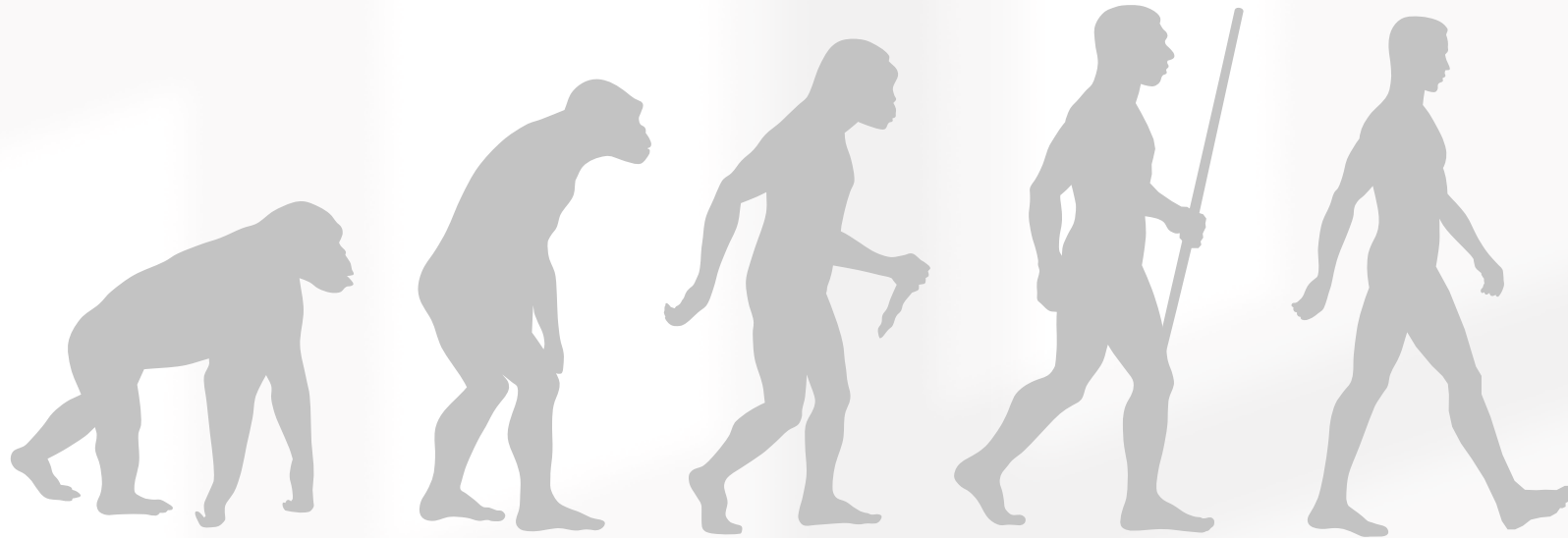
### Standardisation gaps

- Messy, inconsistent open banking data
- Multi-year categorisation framework development



# Atto's learning journey

5 generations of model evolution



We've done the heavy lifting  
so lenders don't have to

## Generation 1-2

Early models,  
imperfect results

## Generation 3-4

Refined approaches,  
better accuracy

## Generation 5

Current models  
delivering results

# The adoption challenge

Ready tools, waiting for uptake

The biggest barrier isn't the maths, it's adoption.

- **Fintech sector** has done the heavy lifting
- **Tools are ready** for deployment
- **Risk-managed implementation** pathways exist

Industry needs thoughtful, strategic embrace of these capabilities

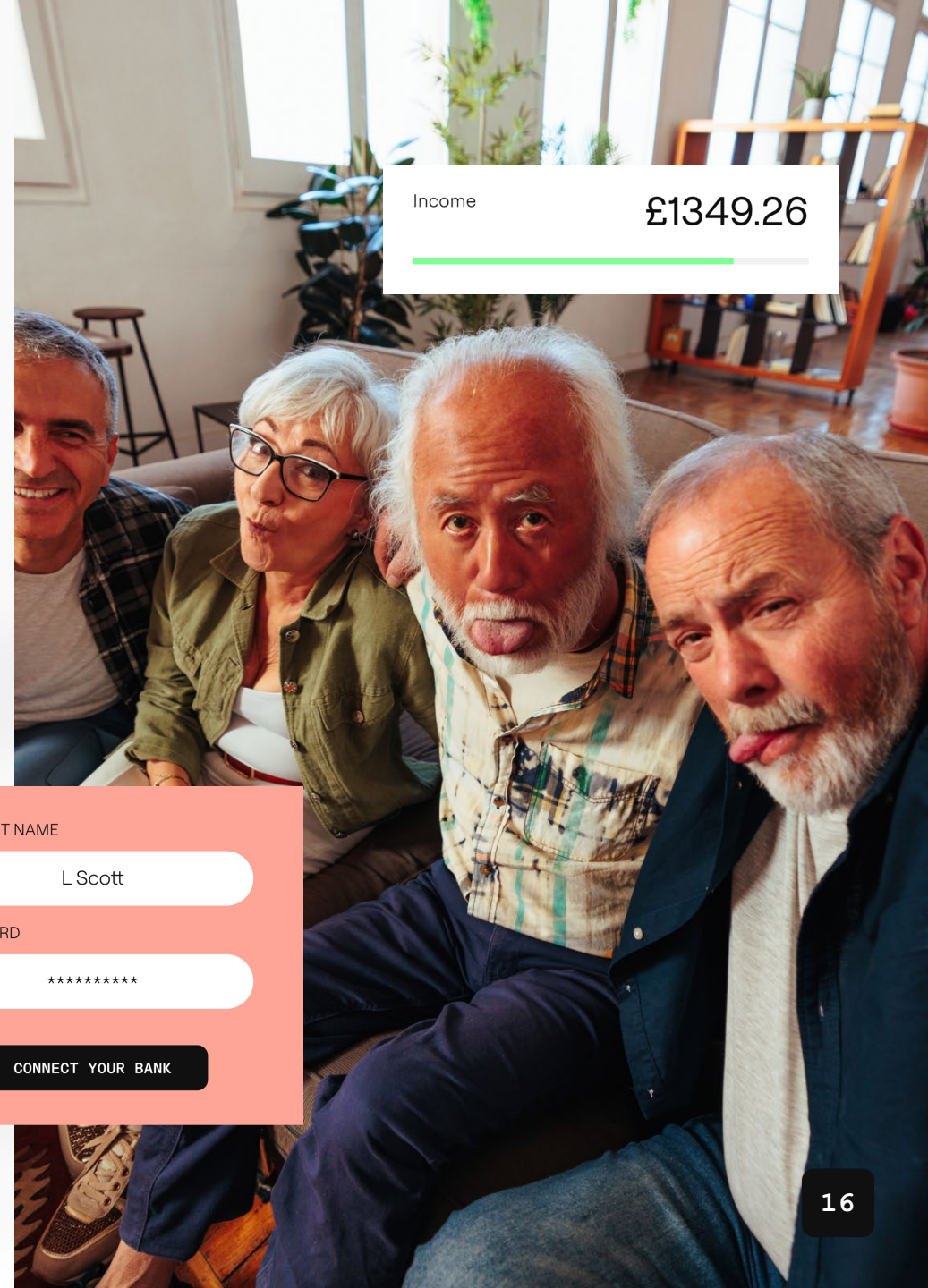


# The promise realised

## Open banking's true potential

- **Smarter** credit decisions through behavioural insights
- **Fairer** lending via comprehensive customer view
- **More Inclusive** access for underserved segments

Open banking doesn't just unlock data,  
it unlocks opportunity



# Questions & discussion

Let's talk implementation

- What challenges are you facing with traditional credit scoring?
- Where could alternative data enhance your decision models?
- How can we make Open Banking adoption smoother for lenders?

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