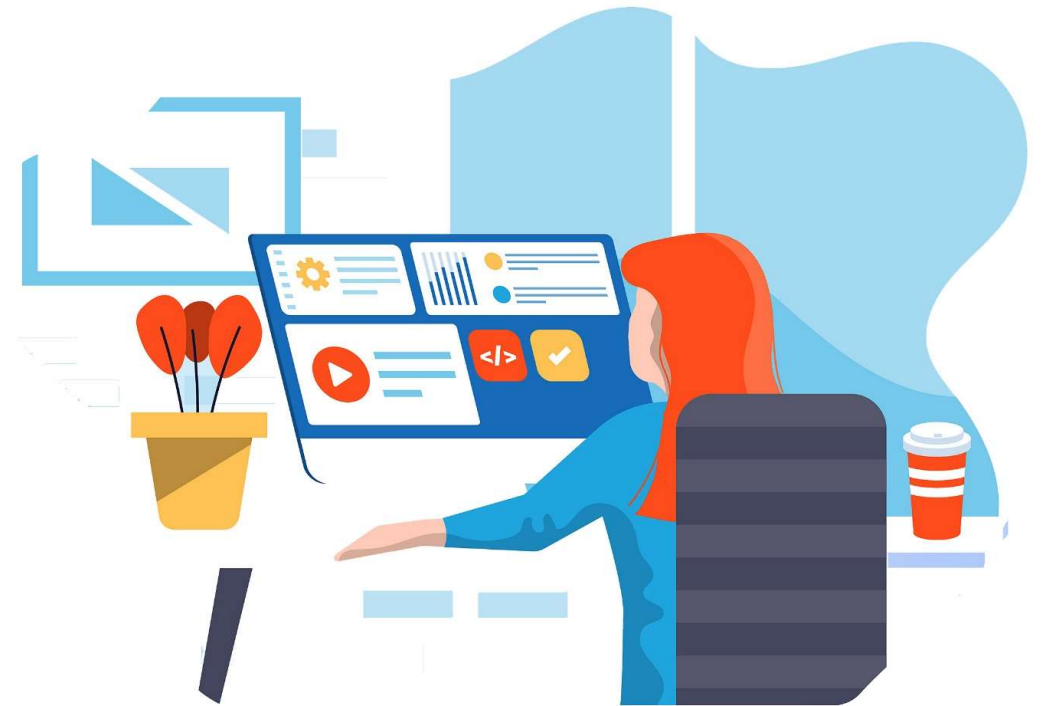


NestEgg **user** **group**



adrian@nestegg.ai



Agenda

- 10.00 **Core systems integrations and workarounds**
- 10.15 **Reducing workload and improving workflow**
- 10.30 **Responding to Covid-19**
- 10.45 **Enhancing rule flexibility**



Core systems integration

Wellington: Two stage integration:








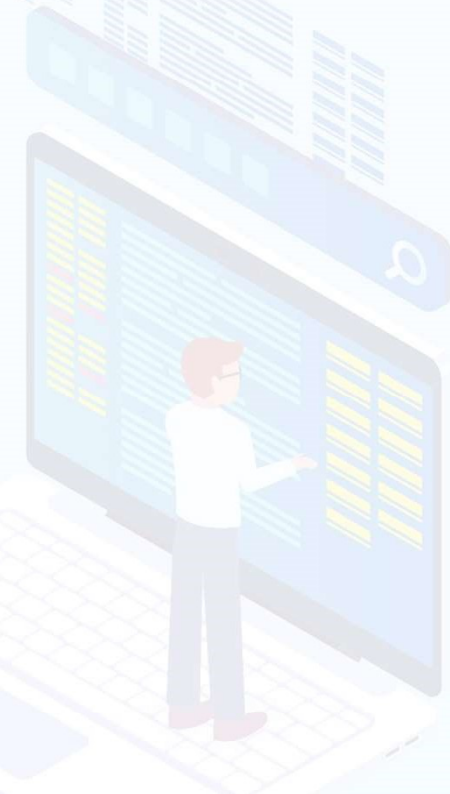

- **Stage 1:** information to and from NestEgg dashboard and Scion
- **Stage 2:** CUOnline+ integration

Kesho: have set up group to explore APIs

Fern: Exchanging requirements

Custom: Exchanging requirements

Progress: Focus on workarounds

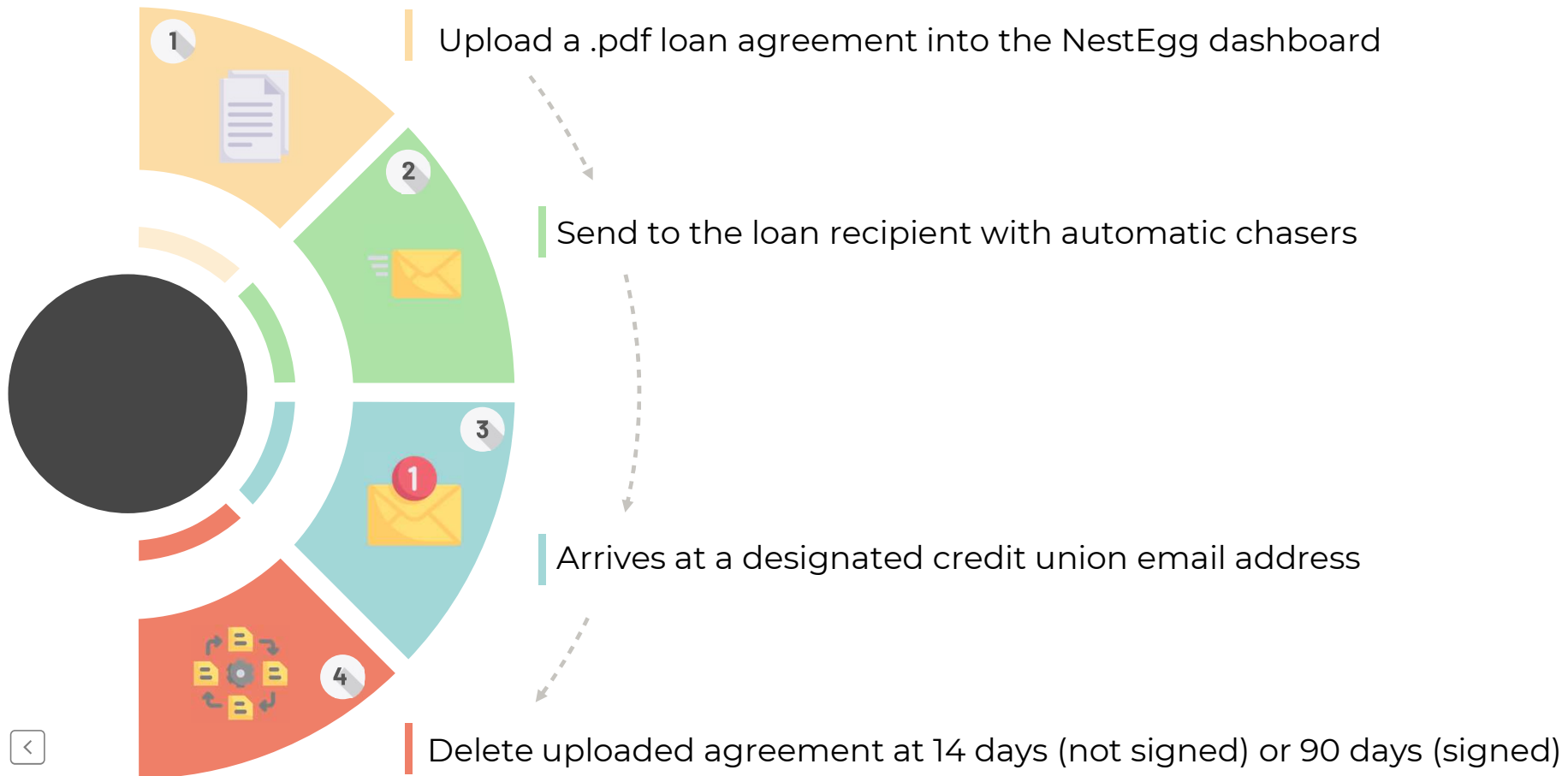


Nudges always required!

Reducing workload

E-signatures

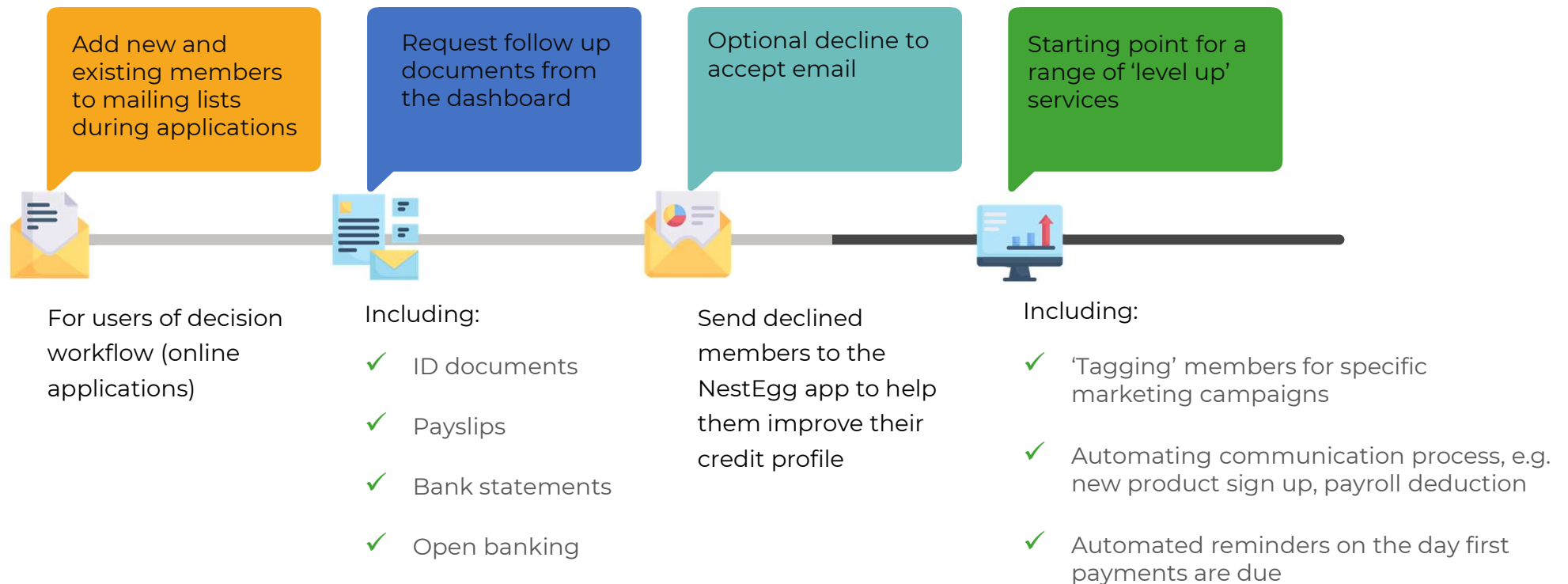
60p per agreement
£295 set up



Reducing workload

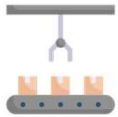
Mailchimp / Drip integration

£495 set up



Improved workflow

Loan final status



Pending queue



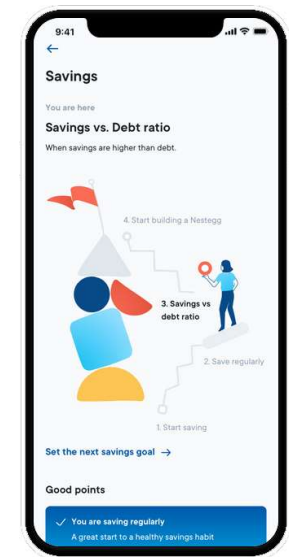
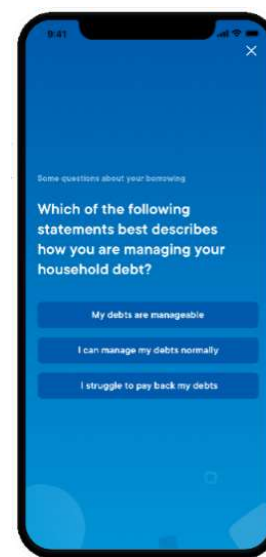
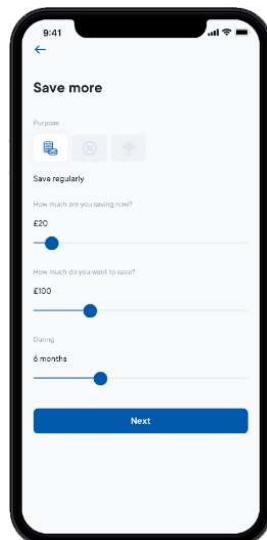
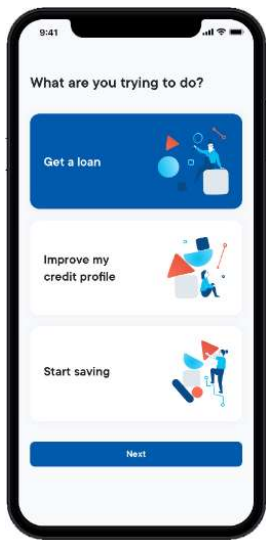
Remove from pending
by confirming accept /
decline



Confirmed **accept**
enables e-signature



New withdrawn status



Cut or avoid **high cost** borrowing



Get **spending** under **control**



Put away a few £ as a **safety net**



Reduce existing **debt**

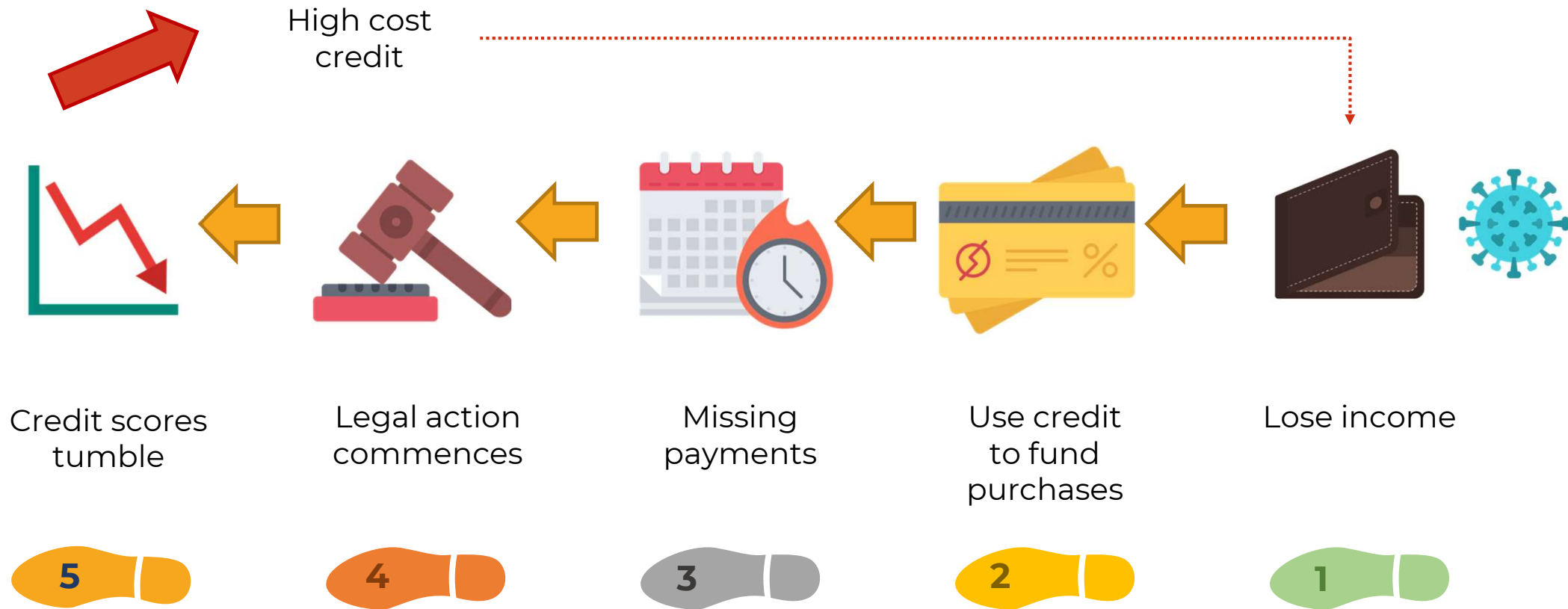


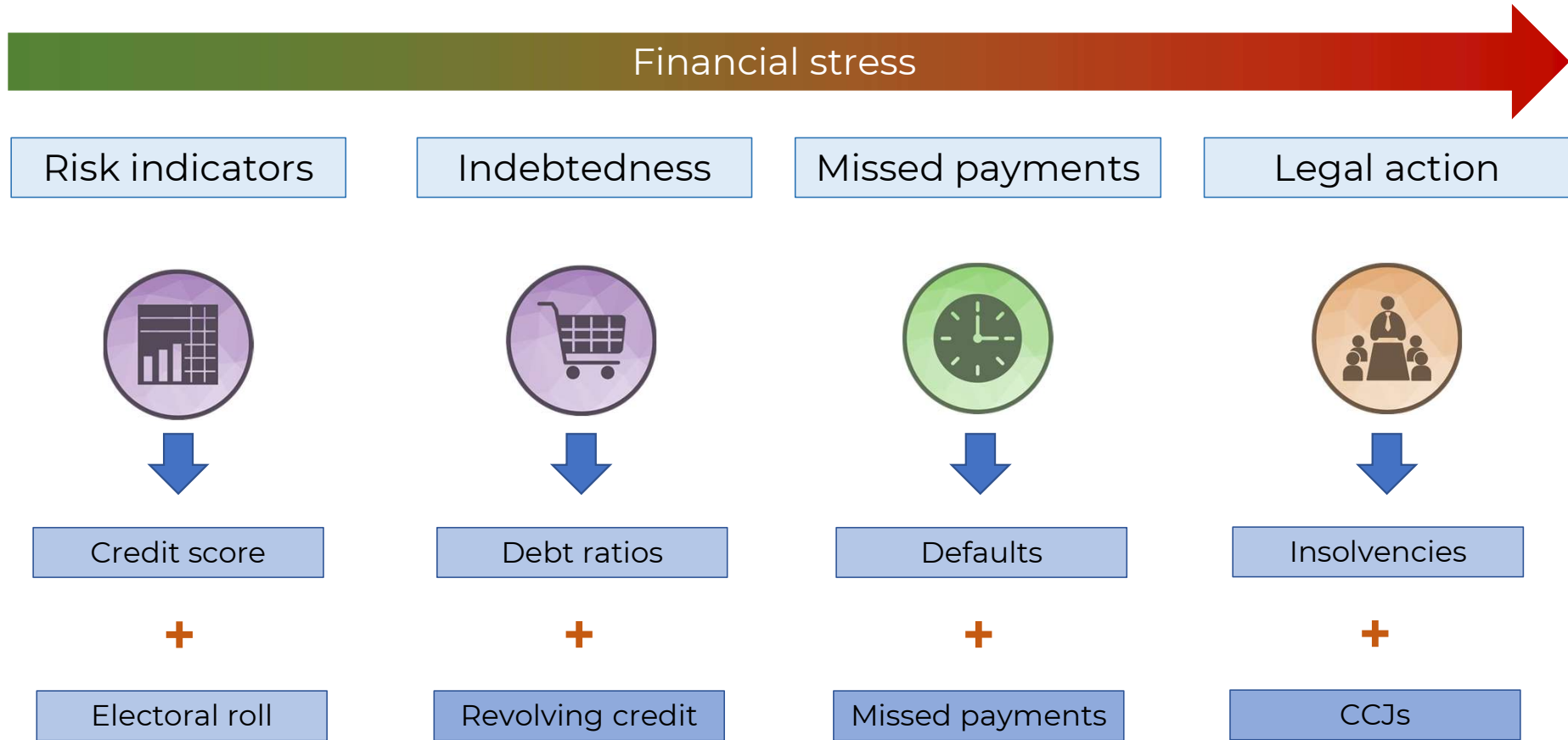
Start building a **nest egg**





nestegg *Backward steps from financial health*





20%

Goes to your **commitments**



Paying off debt



Saving

30%

Goes to your **wants**



Holidays



Eating out



Drinking



Concerts

50/30/20 budgeting target

50%

Goes to your **needs**



Housing



Housekeeping



Transport



Health care



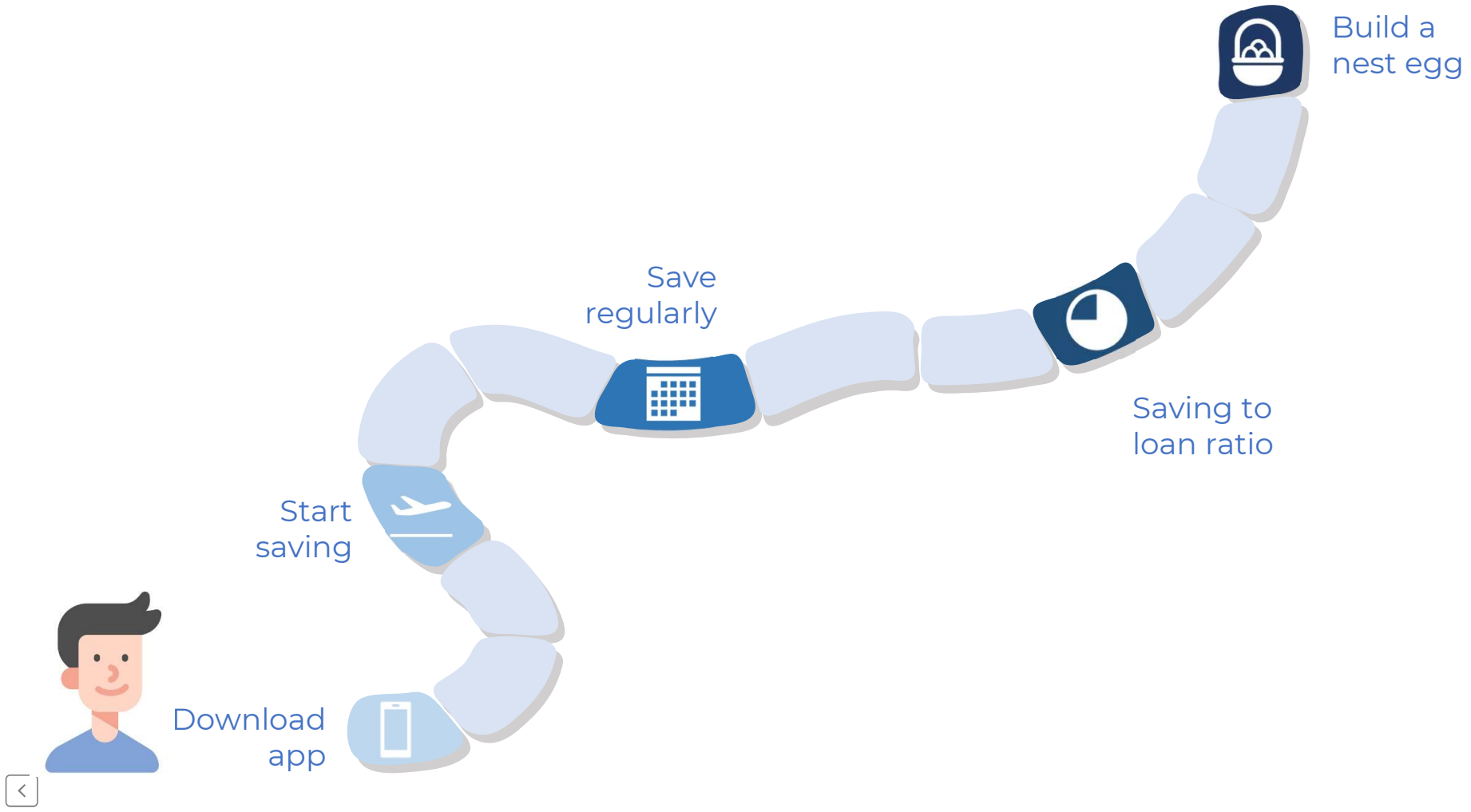
Utilities



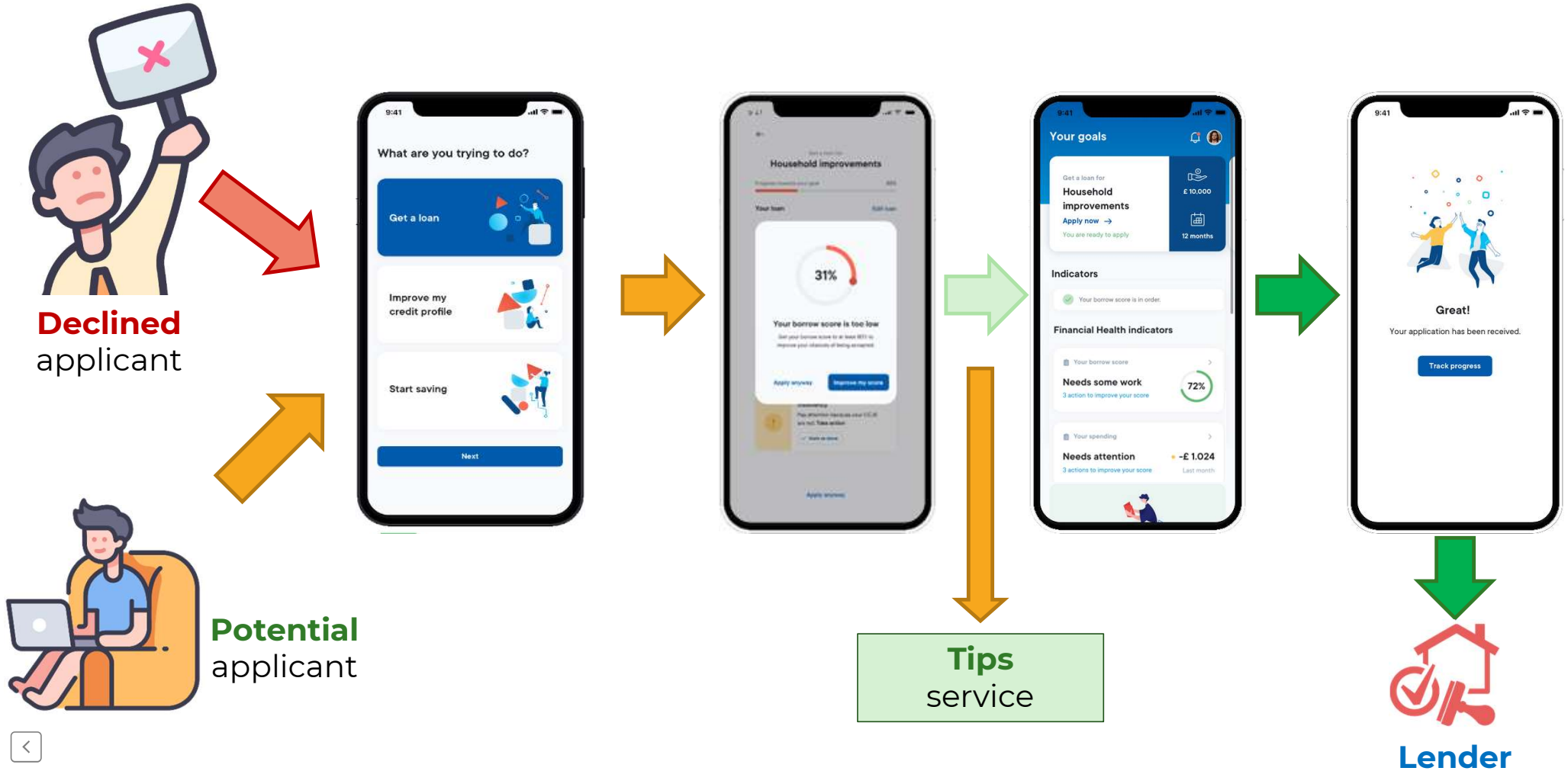
Insurance



Save FHI



FHIs: How they work



Roadmap

Email tips

App: private beta

Public beta

01

Tips by email

Tips based on overall lending risk. One pilot credit union

October

02

Extend tips by email

Two more lenders join pilot

November

03

Analysis

Assessment of impact with end-user interviews and surveys

January

04

Private beta: selected lenders

Starting with Central Liverpool Credit Union

February

05

Private beta: Partners

Extend use of app for partner referrals

March

06

App available to the public

Invite only basis

April

Agent of AISP

Nesta checkpoint

FCA Sandbox ends



Email pilot



Targeted tips for better financial health

Based on **research** into the key risk factors facing users of responsible credit

Addresses key changes since **Covid-19**



Users self-assess

Tips are based on a users self-assessment of their financial wellbeing

(in the app, they'll be able to connect their **credit profile** and **open banking**)



Tips run over a c. 10 week period

Tips are **emailed to subscribers**, initially 2 per week

New tips arrive weekly



Impact report

At the end of the tips run users are asked to self-assess their financial wellbeing and rank the usefulness of tips resulting in an **impact report**.



Improves likelihood of being accepted for a loan



Reduces overall portfolio risk



Meets educational goals



Part of the FCA sandbox



FREE service



Why is NestEgg doing this?



Signing up subscribers

Each subscriber provides their **email** to NestEgg to **receive tips** and **information about** the **upcoming mobile app**



No sharing of subscribers

Emails are **NEVER** passed onto a **third-party**



Opt-out / opt-in

Subscribers can leave the service at any time



No other services

NestEgg will not sell any other services to the subscribers. **There's no need to use our app**

FHIs: Sign up process



Central Liverpool CREDIT UNION

How it works

The app will run your report report this is part of financial health indicators that you can use to track down on areas to improve. We'll give you a number of tips to improve your credit profile and credit score.

Tips are based on your credit situation and are tailored to your needs. We'll not forget that credit scores can be a bit tricky to understand because of this you'll be able to see and receive some tips as well as something else.

We need your help

Search for our app on the App Store or Google Play. We'll be happy to help you. If you need any help, please contact us. We'll be happy to help you.

Over the next 7 days, we'll be sending you a sample of the tips we'll be offering - just for a sample of the tips.

We'll also have been from you about how useful they are and how they could be improved. Whether we're not helping anything, making things too complicated or too obvious.

We'll also be happy to hear from you if you have any feedback or if you want to see more tips. We'll be happy to hear from you if you have any feedback or if you want to see more tips.

Get started

Please click the button below:

1. I want to start my financial health journey
2. I want to see the tips
3. I want to see the tips

You'll have access to this free trial when you register. We'll be happy to help you improve your credit score and get the most out of the app.

Please have a look at our privacy policy and terms and conditions.

More from us

Other helpful: CUC - Central Liverpool Credit Union
 NestEgg - Credit Union
 NestEgg - Credit Union

PS: These are the app and will be an indicator to use the app as soon as it's ready. Please contact us if you have any questions.

[Let's Get Started](#)

Financial Health Pilot

Sign-up for your crash course on how to improve your financial health

Your local Credit Union and NestEgg have carefully put together this short, action-packed email course to help you **boost your credit profile, access affordable credit and improve your financial health.**

How it works...

We'll send you daily tips on **practical steps** you can take to **boost your credit profile.** The tips you receive will be personalised according to the answers you give in the short form below.

It's then up to you to take action... (or not)

With your permission, we can then help you track how these tips improve your ability to **get accepted for affordable credit and improve your financial health.**

All responses are confidential and will not be shared.

Fields marked with an * are required

You have been referred to us by

NestEgg or your local credit union:

Fields marked with an * are required

When paying bills and repaying loans, do you?*

- Struggle, and have missed payments in the past
- Pay everything on time, but it can be difficult
- Pay everything on time. No problems.

[PREVIOUS](#) [NEXT](#)



Maintaining your credit score during Covid-19

Maintaining your credit score during Covid-19 means you're more likely to be accepted for loans and charged lower rates.

If your finances have...

[Read More](#)



Rule flexibility

Increased granularity



Defaults (value, type of lender)

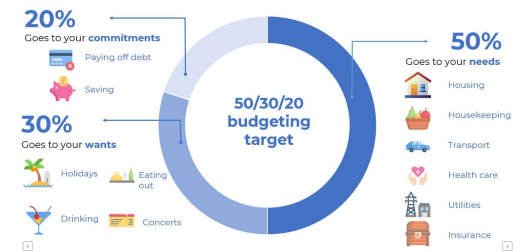


CCJs (value and issue date)

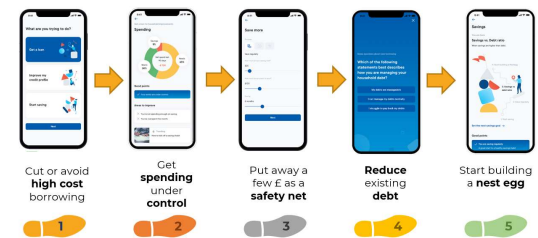


Bankruptcy (issue date)

Align to FHIs



Align to consumer app



Affordability

Today

Decline rules

DEC14: Highly Indebted

DEC15: Low OI Score <440

Refer rules

REF12: 25% Income reduction L3M

REF13: 25% Income reduction L12M

REF14: OI Score Caution <520

REF15: OI Score Caution <580

Income verification

ACC01: Income verified

Future?

Credit bureau data:

- Debt ratios
- Missed payments in last 3 months

Open Banking:

- Income verified
- Income higher / lower
- Surplus / deficit



Roadmap



January
Export to .pdf



February
Loan final status
E-signatures



March
Mailchimp /
Drip



April
Rules workshop



March
Progress import



April
Consumer app
public beta

