

# Jaywing

Access to the team you've always wanted?

Jaywing is a risk consultancy with analytics at its heart. We work right across the spectrum of Credit and Fraud Risk, doing smart things with data to help improve your business and make the right customer decisions. We're pragmatic too, delivering real results in weeks, not years.

"Jaywing has an astounding performance record. [Its] contribution to Egg's business... has reaped exceptional benefits."

Neil Cawley, Egg



"Jaywing's consultants have a wealth of expertise from their work with many of the leading UK financial institutions, bringing an exceptional level of understanding to the team."

Teoman Alponat, Garanti Bank Payment Systems

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## Access to the team you've always wanted?

**Jaywing** has a large pool of highly experienced consultants and expert analysts, all with extensive experience across the credit cycle. You can access our analytical expertise through projects, flexible teams and our products and services.

### Just some of our risk products and services

#### Analytics and Modelling

We bring our analytical expertise to bear on many and varied business problems. From development and monitoring of application or behavioural scorecards, to developing Basel models, predicting fraud cases, modelling affordability or optimising collections strategies, our analysts have a broad range of experience and a pragmatic approach.

#### Consultancy

Our teams can work on your site or remotely, and we can flex our line-up to resource your projects as your priorities change. Whether you're looking to launch a new financial services brand or just looking for ways to work smarter, our flexible teams bring a great deal of experience from the UK's leading organisations.

As well as our expert analysts and modellers, the Jaywing team includes:

- strategy, business and rules experts
- technical experts
- change/programme managers

A Jaywing flexible team allows you to parachute in these skills as and when you need them, while you deal with one individual who runs and manages the team.

#### Data products and services

We develop intelligent approaches to Risk problems.

Such as **smartdecisions**, our multi-bureau platform, which reduces bad debt by exploiting differences between data held at different credit reference agencies.

**smartfraud** and **Foil**, our suite of application fraud scorecards, identify high-risk fraud cases without the need for additional bureau products.

And with **Digital Collections**, we combine the best in digital technology and collections strategies. Our dedicated web portal helps engage with debtors and frees human resources for more complex conversations.

#### Risk Review

Our top-flight consultants use our unique methodology to review your current risk operation - from acquisition to collections and recoveries - compared with other 'best in class' organisations. We provide a practical action plan, ranking recommendations according to impact and ease of implementation. A recent review delivered a client programme of activities estimated to reduce write-offs by 10%.

To find out more about how we can help you

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or visit our website at [weare2020.com/jaywing](http://weare2020.com/jaywing)

