FullCircl

Do Better Business, Faster with **Customer Lifecycle Intelligence** from FullCircl.

We're on a mission to help financial institutions identify and win the right business customers, accelerate the onboarding process, and deliver proactive relationship management to keep customers for life.

FullCircl is the market leader in Customer Lifecycle Intelligence for regulated businesses in the UK & Ireland. Trusted by 7 of the top 10 banks and 8 of the top 10 the biggest insurers as well as digitally-native FinTechs and challenger brands.

Our applications and APIs are rooted in more than a decade building enterprise-grade solutions for financial institutions. FullCircl tackles the trifecta of critical pressure points facing the commercial organisation;

- Help frontline teams efficiently select and win the right business customers.

- Automate the application of KYC and AML policies for faster customer screening and intelligent onboarding.

- Monitor customer changes around the clock so relationship professionals know when and how to provide support.

> We started working with FullCircl to explore ways we could introduce greater efficiency to the customer onboarding journey. We loved the idea of being able to aggregate data from a number of different sources and map our risk appetite to FullCircl's rules framework to flag issues immediately. The result meant we could deliver a process which in some cases was 94% quicker than our existing workflow.

Ronan Heeran - Financial Crime Risk & Control Manager at Metro Bank

The top challenges facing financial institutions

Doing More with Less

Despite an increasing cost of regulation and desire to grow, downward pressures on budgets still exist. Throwing more people at the problem is no longer the best option.
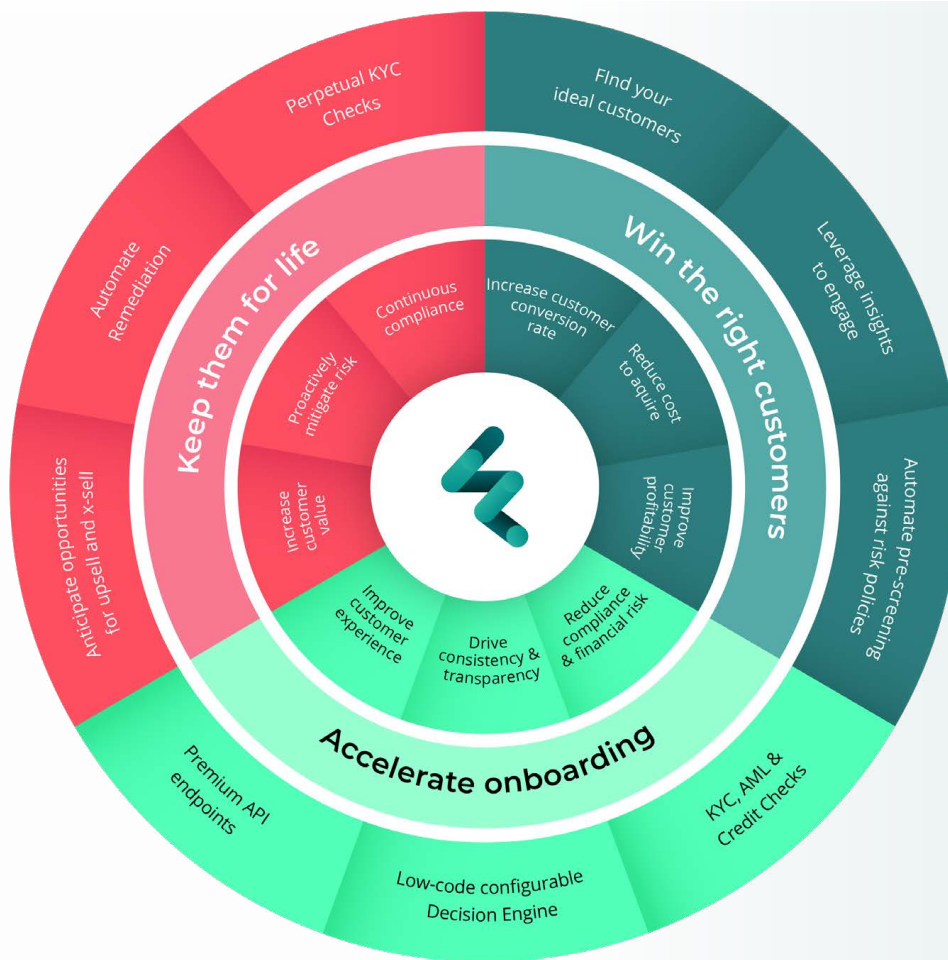
Faster, Safer, Less Expensive

Financial institutions need to serve increasingly complex, unsecured risk. The tools to do this need to be easily configurable, fast to deploy and provide actionable insights out of the box.

Continuous Relationship Investment

Acquiring customers costs money but losing them costs more. Customer-centric businesses need to regularly reinforce their relationships and proactively stay ahead of risks.

Company intelligence throughout the customer lifecycle

Customer Lifecycle Intelligence (CLI) focuses on adding actionable intelligence at all relevant touchpoints of the Customer Lifecycle Management process.

Keep them for life
- Perpetual KYC Checks
- Automate Remediation
- Anticipate opportunities for upsell and x-sell
- Continuous compliance
- Proactively mitigate risk
- Increase customer value

Win the right customers
- Find your ideal customers
- Leverage insights to engage
- Automate pre-screening against risk policies
- Increase customer conversion rate
- Reduce cost to aquire
- Improve customer profitability

Accelerate onboarding
- Premium API endpoints
- Low-code configurable Decision Engine
- KYC, AML & Credit Checks
- Improve customer experience
- Drive consistency & transparency
- Reduce compliance & financial risk

300%
more finance-ready leads

80%
less time reviewing financial statements

94%
faster client onboarding

30%
increase in qualified opportunities

METRO BANK · Santander · AON · wtw · NatWest Group · BT · tide.

Supercharge onboarding

Eliminate manual tasks and duplication to cut onboarding times from weeks to minutes, whilst also enhancing the customer experience.

Smart decisioning for a faster time to revenue

Enhance the operational efficiency of your credit practices through better collaboration, tasks automation and digitalisation of manual and paper-based processes.

Increase commercial opportunities

Stay on top of changes to a customer's information at all times and deliver more tangible, commercially-beneficial outcomes. Let your front office spend more time building relationship with their customers.

Reduce cost to serve

Remove friction, reduce cost, and realise more benefits for staff and the customers they serve, through the consolidation of your legacy systems in a single platform.

Reduce risk and increase value

Access a single source of company truth, spot issues and act on opportunities that help build, strengthen, and expand customer relationships.

"**FullCircl is helping Marsh Commercial achieve its vision by using technology to become a customer centric organisation, capable of delivering real competitive advantage.**"

Anthony Gruppo, fmr. CEO, Marsh Commercial

Solutions built for business:

FullCircl ENGAGE

The richest source of UK company information from a range of official and unstructured sources underpins a powerful web based application. Over 50 prospecting filters help you pinpoint your best prospects with ease. Company profiles with exhaustive financials, director and shareholder information and tailored news-based insights supercharge your customer engagements.

FullCircl CONNECT

A flexible Rules Engine that enables you to apply risk policies and automate decisioning. Powered by real-time business intelligence, premium and specialist data sources, FullCircl Connect helps with everything from KYC and AML checks to advanced customer monitoring and even automated insurance underwriting.

FullCircl API

Access the full suite of company intelligence provided by FullCircl in your applications and processes you use every day. Using our APIs and premium endpoints, you can access deeper insights from FullCircl and automate critical workflows; whether it's auto form population or building extensive onboarding journeys and everything in between, the FullCircl API is the reliable and easy way to increase the efficiency of your business.

"At the core of our business is risk selection and pricing. We needed a partner with APIs to allow us to deliver answers in milliseconds. That's where FullCircl comes in."

Louis Carbonnier, Co-Founder and Co-CEO, Hokodo

270
Million connections in the BIG between companies and the officers who serve them

40
Number of official and third-party data sources

5.1
Million active companies enriched daily

17.8
Million number of directors

2.5
Billion data points processed through daily refresh

9
Billion news articles processed

3
Million alert emails delivered to our users last year

17,000
Relationship Professionals we serve every day

600
FullCircl clients and growing

2.3
Billion API Calls made over the past 12 month by our customers

Get Started

Get access to FullCircl across the whole customer lifecycle

Review our API Documentation

Arrange a structured pilot