Share by Bank

Transform raw transaction data into precise commercial insights to approve thin-file small businesses with greater confidence.

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Market challenges and our solution

Commercial lenders, alternative financiers, and business-to-business buy-now-pay-later providers frequently encounter a significant blind spot when assessing small-to-medium enterprises. Relying on traditional underwriting methods like filed accounts and historic credit history often means evaluating outdated financial information. The data asymmetry is an industry challenge that curtails the flow of SME lending, introduces higher levels of friction in the customer journey and impacts agility in product innovation.

Our product bridges this information gap by enabling commercial entities to securely share their real-time financial transaction data. The advanced categorisation engine instantly cleans, sorts, and transforms raw bank transactional data into highly accurate, structured commercial insights. By blending real-time transaction information with traditional commercial credit reference agency records and Companies House data, we deliver a 360-degree view of financial health.. This empowers commercial lenders to improve automated risk decisioning, drive operational efficiency across the customer lifecycle, and safely enhance lending growth.

SME spending isn't predictable. That's why our AI categorisation doesn't operate in a silo. We utilise a continuous feedback loop and proactive remediation approach to refine our models. Our Human-in-the-Loop auditing ensures the AI methodology has strong oversight and is adaptive, delivering confidence to your underwriter process.

What if, you could instantly assess the financial health of a new business applicant without asking for a manual document upload or a management account?

Why real-time visibility matters for commercial growth

Our enhanced Share by Bank solution addresses the systemic data lags in business credit underwriting. While historical financial assessments serve a purpose, macroeconomic fluctuations and modern business models demand real-time cashflow visibility.

The solution securely extracts transaction data from over 33 business / 60 consumer financial institutions and uses an advanced categorisation engine to map transactions into more than 1,000 business-specific primary categories and sub-categories. Crucially, the platform can ingest personal consumer account data alongside business metrics. When blended with traditional Equifax bureau data, this dual-account visibility gives underwriters an unprecedented, 360-degree financial view, an invaluable asset when assessing newly formed startups, sole traders, and gig-economy workers.

Key benefits

- **Approve limited trading applicants:** Gain the credit risk confidence to say "yes" to newly formed and limited trading businesses by assessing real-time cashflow rather than outdated filed accounts.
- **Drastically cut operational costs:** Transition away from manual, paper-based bank statement reviews to instant, structured data feed that maximises underwriter efficiency.
- **Access deep business intelligence:** Utilise over 1,000 primary and sub-categories to isolate true operational metrics, such as distinguishing payroll from supplier costs.
- **Accelerate decisioning speeds:** Reduce the average customer onboarding journey time from 30 minutes of document scanning down to a 10-second digital process.[1]
- **Optimise your collections:** Support businesses facing payment difficulties by automating Income and Expenditure (I&E) capture, an approach proven to reduce collections call times by 70% and help maintain sustainable repayment plans.

[1] Equifax 2025

Key statistics that drive growth

Frictionless customer onboarding experience. By replacing legacy paper trails and manual statement scans, Share by Bank reduces the average commercial applicant's journey time from 30 minutes to just 10 seconds, drastically mitigating drop-off rates.[1]

97% Categorisation Accuracy

Market-beating benchmark for business data categorisation. While competitors categorisation engines frequently force complex business transactions into generic consumer tags or cause high category variance, our engine maps data across over 1,000 specific primary and sub-categories with complete traceability and explainable AI.[2]

70% Underwriting Efficiency

The operational cost reduction in portfolio evaluation. Moving to a fully automated, instant, structured data feed strips out manual, error-prone underwriter interventions, reducing the time taken to evaluate Income & Expenditure (I&E) metrics by up to 70%.[3]

[1] Equifax
[2] Equifax
[3] Equifax

How the solution works

The process begins directly with the applicant. The business owner or a director initiates a secure, consent-based connection through our user interface. This digital handshake removes the friction of gathering documentation and instantly establishes a secure pathway.

Once consent is granted, our platform connects directly to the commercial bank account via application programming interfaces that support more than 33 business and 60 consumer financial institutions. The raw, unformatted transaction history is ingested securely in real time.

The data then passes through our advanced categorisation engine. Combining machine learning-determined rules, with additional recurrence and flag logic, it sorts raw data into over 1,000 distinct business categories. The engine outputs 100 custom commercial characteristics, detailing cashflow health, recurring revenues, missed payments, and real-time expenditure to give your risk models the precise information required.

Features and functionality

- **100 commercial characteristics:** Provides distinct financial metrics, such as real-time expenditure, cashflow stability, and recurring revenue streams.
- **Granular categorisation engine:** Automatically maps complex business transactions across more than 1,000 business-specific categories with 97% verified accuracy.
- **Unified user experience:** Delivers a single, trusted interface across both consumer and commercial journeys, making it easy for sole traders to connect personal and business accounts.
- **White-label capability:** Allows clients to brand the consent and data-sharing pathway completely as their own, maximising completion rates and building user trust.
- **Stress-test viability:** Empower underwriters to instantly simulate revenue stability and cost scenarios.
- **Facility Management & Review:** Shift from annual reviews to continuous underwriting. Monitor ongoing Business Health Characteristics to actively manage risk limits, ensuring facilities scale safely alongside business growth.
- **Real-Time Notifications:** Get instant alerts for sudden cash flow stress, expenditure spikes, or drops in recurring revenue.

Implementation and support

Our solution is designed to integrate smoothly into your existing origination platforms and customer lifecycles. Delivery is available via direct application programming interface integration (supplying structured JSON responses) or through our secure user interface and dashboard environments.

Our dedicated technical implementation teams provide end-to-end support, helping you embed our real-time transactional data fields alongside your current credit bureau infrastructure. This dual setup ensures that our predictive characteristics feed directly into your automated decisioning scorecards or risk assessment engines without disrupting your operational workflows.

Our plug-and-play solution offers some incredible benefits

- We can get an Open Banking solution set up within 7 days
- Offering real-time data retrieval for a range of data sources
- Access to commercial forecasting using bank account trends
- Available without any IT integration or development costs
- Intuitive, easy to use dashboard with unlimited users

Product applications and use cases

Automating startup origination: A commercial bank can evaluate newly formed businesses that lack filed accounts by instantly assessing their live revenue streams and expense data to safely extend credit.

B2B buy-now-pay-later point of sale: An alternative lender can embed the white-label user journey into an online checkout, assessing business affordability in ten seconds to approve instant trade credit.

Proactive portfolio management: A credit risk director can monitor business health characteristics across an existing small business loan book, establishing early-warning alerts for sudden drops in monthly cashflow.

Streamlining collections and recoveries: When a small business experiences financial stress, the platform automates the income and expenditure data capture, helping collections teams rapidly set up sustainable repayment plans.

"We're committed to investing in technology and improving the way our industry operates which is still very traditional. We know the market will benefit from increased digitisation of previously manual operations. This automation of the onboarding process helps our customers swiftly and with ease to demonstrate a robust financial health and a healthy cash flow position."

Optimum Finance

Why choose Equifax®

We bring the proven scale, data security, and stability of our consumer open banking infrastructure directly into the commercial market.

Furthermore, our unique data asset blends rich commercial credit reference agency data, companies house files, and real-time open banking data under one roof. This gives lenders an uncompromised, unified view of business risk. Our technology balances advanced machine learning with complete traceability, ensuring every categorised transaction remains auditable and fully explainable.

Let's talk

Safely expanding your commercial credit appetite requires modern data tools. By blending live transactional cashflow with traditional credit bureau insights, our product ensures you never have to make an underwriting decision based on guesswork or outdated filings.

We invite your risk and product teams to evaluate our performance firsthand. Contact your account manager or click below to arrange a data trial or a proof-of-concept retrospective analysis, allowing you to witness our 97% categorisation accuracy using your own small business data.

Book your consultation today