

Danny Clark – Head of Fraud Prevention at NewDay



| [GRAPHAISUMMIT.COM](https://graphaisummit.com) | [#GRAPHAISUMMIT](https://twitter.com/graphaisummit)

# Who are NewDay?

- An established credit card and point-of-sale finance business with a heritage in full spectrum underwriting and partnerships
- A digital, brand agnostic and scalable business that drives innovation to create best-in-class customer journeys
- Trusted partner with some of the most exciting brands in the UK
- Our Customer Manifesto guides us in helping people move forward with credit

# Who are NewDay?

- An established and leading consumer credit company serving almost five million customers
- In 2020
  - £5.0bn customer spend through our products
  - 19% of UK credit cards were issued by NewDay during 2020
  - 84% of active customers registered for e-servicing
  - 0.9m new customers we responsibly said “yes” to
  - Over 100m customer service interactions

# Who are NewDay

**aqua**  
Leading credit building tools



**bip.**  
Exclusively digital credit



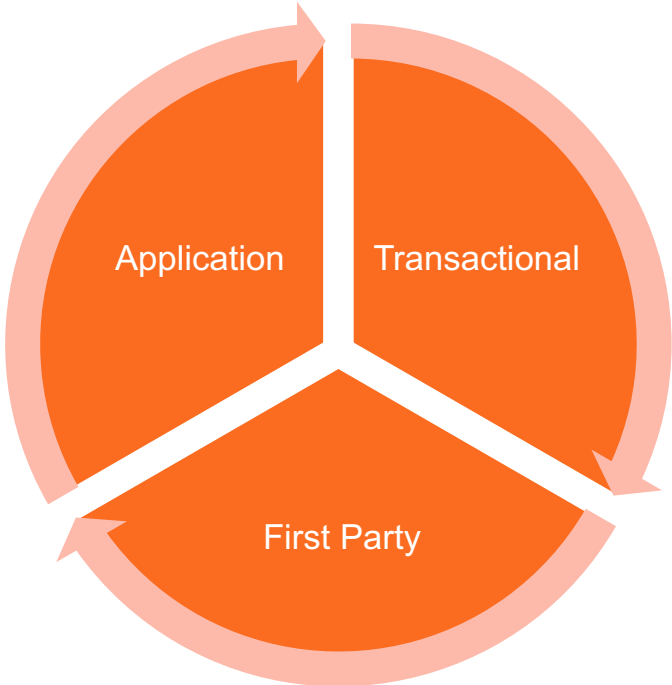
**amazon**  
Large scale card programme



**ao**  
Revolving instalment credit



# Fraud at NewDay



Payment Reversal

# Fraud Detection at NewDay

## Application Fraud



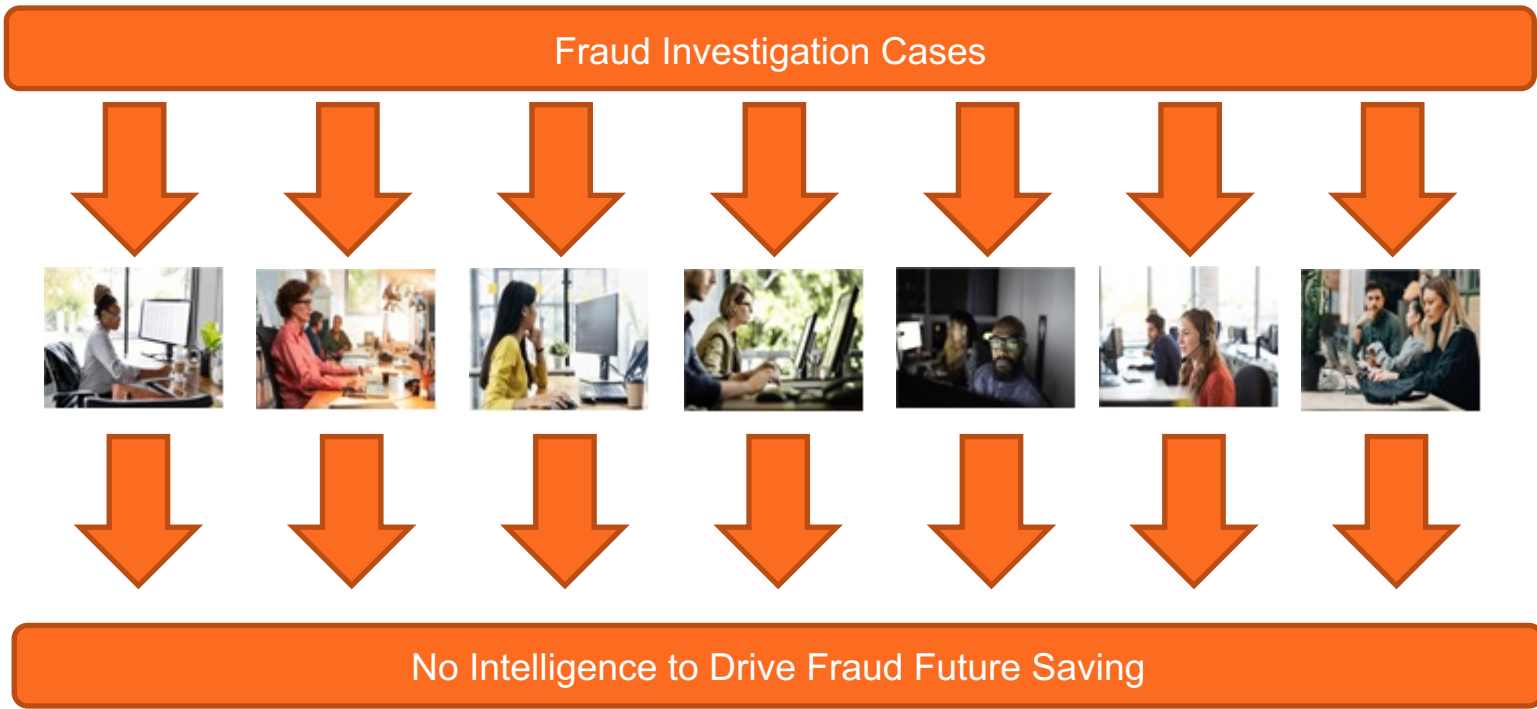
## Transactional Fraud



## First Party Fraud



# Historic Fraud Investigations



# Fraud Investigations using TigerGraph



Fraud Cases

Account Data

IVR

E-Servicing

Digital Wallets



# TigerGraph



Actionable Intelligence – Protect Accounts at Risk

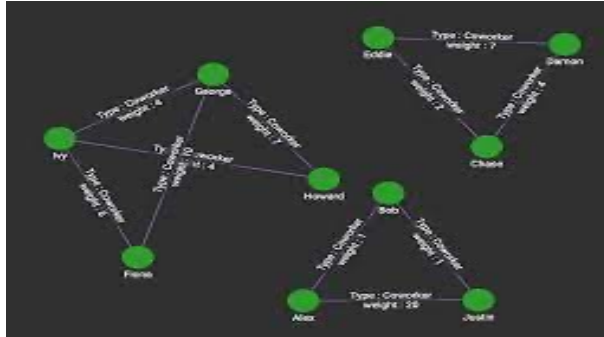


GRAPHAISUMMIT.COM | #GRAPHAISUMMIT





# Proactively Protect NewDay Customers



# Why TigerGraph?

- Drive to have an intelligence led fraud Investigation team
- Graph Analytics obvious approach
- Proof of Concept conducted with 3 suppliers
- TigerGraph chosen because:
  - Scalability
  - Simplicity
  - Analytical capability
  - Flexibility
  - Excellent support and engagement

# Thank You



| [GRAPHAISUMMIT.COM](https://graphaisummit.com) | [#GRAPHAISUMMIT](https://twitter.com/graphaisummit)