

CONSUMER DUTY

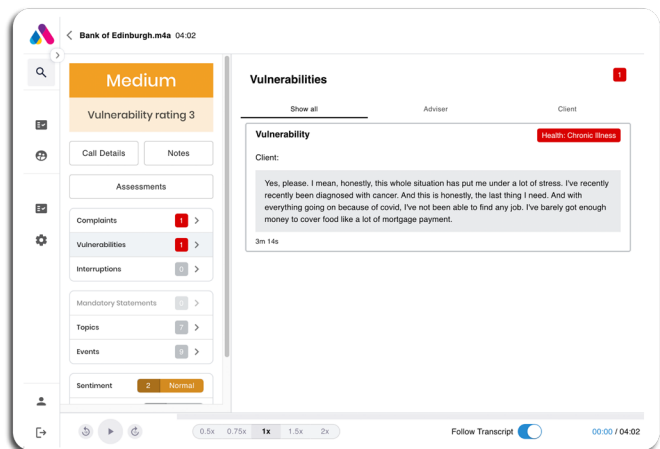
MANAGING CUSTOMER VULNERABILITY



01 Aveni Detect automatically monitors and analyses every customer interaction using cutting edge Machine Learning and NLP technology to detect potential customer vulnerabilities.

02

The FCA's guidance on the Fair Treatment of Vulnerable Customers has been built into our platform allowing you to flag and review calls according to the FCA's vulnerability classifications.



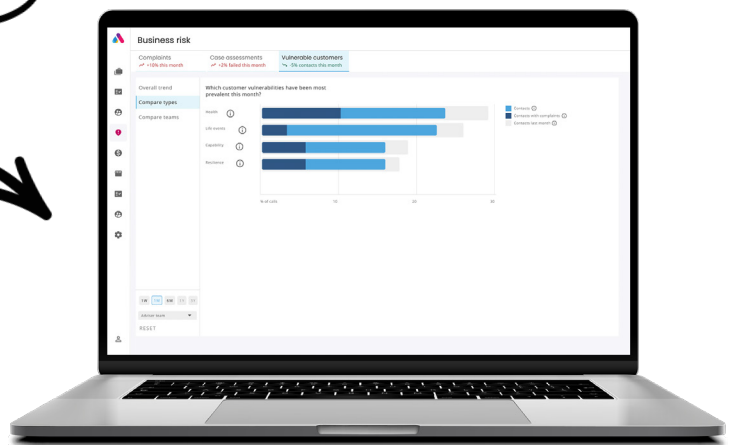
03

If a vulnerability is detected, we assign a vulnerability score and can triage the call for human assessment ensuring the highest risk cases are prioritised for review.

<input type="checkbox"/>	Duration	Vulnerability score	Complaint	File name	Upload date
<input type="checkbox"/>	12m 58s	1 Critical	<input type="checkbox"/>	Bank of Edinburgh 2.m4a	30/09/2022
<input type="checkbox"/>	4m 2s	3 Medium	<input checked="" type="checkbox"/>	Bank of Edinburgh.m4a	30/09/2022
<input type="checkbox"/>	5m 34s	3 Medium	<input type="checkbox"/>	Acme Ltd.m4a	28/07/2022
<input type="checkbox"/>	5m 31s	3 Medium	<input type="checkbox"/>	Bank of Glasgow.m4a	30/09/2022
<input type="checkbox"/>	2m 43s	2 Low	<input type="checkbox"/>	32ae955a-09e0-4f7a-88b0-01346280b3c.m4a	10:57 today
<input type="checkbox"/>	1h 30m 43s	2 Low	<input checked="" type="checkbox"/>	Fed.Finl.Part.2.m4a	30/09/2022
<input type="checkbox"/>	3m 6s	1 Marginal	<input type="checkbox"/>	5988e69-001-478a-807c-4d071d96398.m4a	03/10/2022

04

Vulnerability trends can be tracked at an individual and population level helping you to understand how customer needs change over time.



05

Have detailed customer vulnerability MI in place for the board and senior managers to ensure comprehensive oversight in line with tightening regulatory controls.