

Client: Barclaycard

Project: White paper on payments



Redefine advantage

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Section 1: PSD2 and the road to SCA

PSD2 is a big step forward for security and has many interlocking elements. Here's how the pieces come together.

A new digital frontier

The regulatory environment for European payments is complex and constantly evolving. New mandates and protocols emerge every year – creating a host of new abbreviations and acronyms – while security is constantly playing catch up with sophisticated fraudsters and the vast amounts of data generated every day.

SCA is designed to tackle the rising levels of online fraud and safeguard data. eCommerce – and now especially mobile commerce – is a prime target for fraudsters. In 2012, £140m was lost to eCommerce fraud in the UK alone. By 2017, the figure had more than doubled.²

While most people agree that we need stronger measures to prevent online fraud, some feel that heightened security may have a negative effect on the shopping experience and impact sales through cart abandonment – which, of course, is another form of loss.

This is the challenge that payment service providers face in implementing the requirements of PSD2. Moreover, it's been a long journey and many steps remain.

² <https://www.ukfinance.org.uk/data-and-research/data/fraud>



Client: Safenetpay

Project: Online payments white paper



Client: IS Prime

Project: White paper on FX brokerage



Client: Swoop Funding

Project: Report on alternative finance



Introduction

This report looks at the funding landscape for small and medium-sized enterprises (SMEs). It examines the way business finance is evolving, the funding avenues that are available today, and how SMEs can secure the capital they need to grow.

Much has changed since the financial crisis shook banking to the core and posed fundamental questions about lending and borrowing. Following a period of business contraction and severely restricted finance, the marketplace for SMEs is now healthier and certainly more varied. However, challenges remain – not least Brexit – while variety can also mean complexity and lead to indecision.

So, if you are looking for finance today where do you begin? What are your options? Whatever the future may bring, digital technologies, open banking and other market developments are creating opportunities for SMEs. In short, there are plenty of funds available for those who know where to look and who to turn to for advice. Surprisingly, despite their dented reputations after the financial crisis, banks have remained the first choice for many SMEs. But the balance is changing. Thanks to the growth of alternative finance, driven by fintechs and market reforms, competition is growing and SMEs can often be served more quickly and effectively by non-bank lenders and challengers.

We discuss why this marketplace has yet to be embraced more fully, the different types of fund that are available, and what SMEs must consider to pick the right path for growth. There are now plenty of choices for finance, and SMEs should explore all their options to get the best deals. The key message is that it's time to rethink finance and seize the opportunities offered by a changing marketplace.

This is where organisations such as Swoop can make all the difference.

Swoop was set up to answer a simple but challenging question: 'How do I fund my business?' The final section of this report describes Swoop's role in the new financial landscape and how it is providing SMEs with the focus and clarity they need.



Client: Farebrother real estate advisors

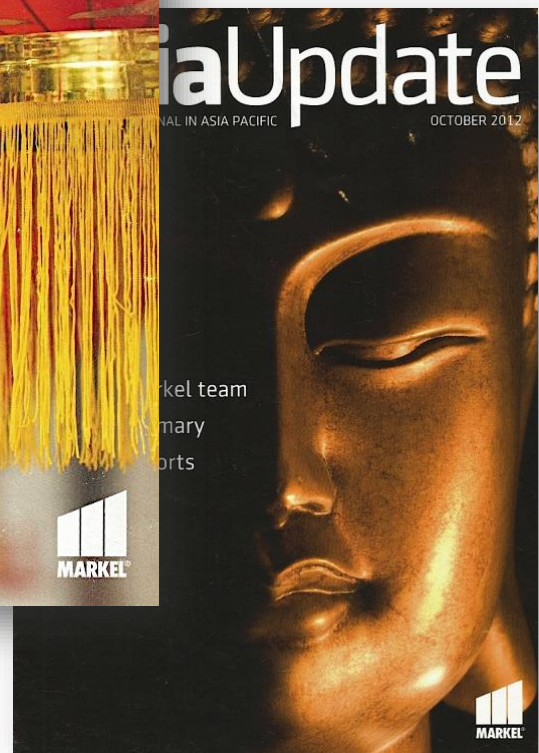
Project: All copy for an annual report on the London market





Client: Markel International, Asia Pacific region

Project: All copy for regional insurance reports



Client: RDT insurtech specialist

Project: White paper on data enrichment



HOW DATA ENRICHMENT IS TRANSFORMING INSURANCE

The role of insurtech in harnessing big data, identifying risks and redefining customer service

RDT WHITE PAPER, NOVEMBER 2017

1. EXECUTIVE SUMMARY
2. WHAT LIES BENEATH
3. THE DATA CHALLENGE
4. FINDING THE DATA
5. THE BENEFITS OF ENRICHMENT
6. COLLABORATE TO COMPETE
7. THE ROAD TO ENRICHMENT
8. GDPR AND ENRICHMENT
9. KEY TAKEAWAYS

EXECUTIVE SUMMARY

This white paper discusses the growth and application of data enrichment and analytics. It focuses on the benefits of big data and how insurance is being transformed by a new business model that is customer-centric, strongly collaborative and dependent on smart technologies and the internet of things.

A growing partnership between insurers and technology specialists is transforming the insurance industry and creating a new digital model that:

- maximises the value of data for risk analysis and market intelligence
- redefines products and services
- prioritises customer journeys.

We examine how digital insurers are getting closer to their customers and interacting at more touch points – not just when applying for cover, renewing policies, or making claims.

We reveal how insurers are more proactive and better informed, and how they are unlocking data for fraud prevention, predictive analysis and even preventative insurance.

Threats and opportunities

With insurers increasingly under threat from technology startups, incumbents must adapt to a new business landscape where big data, the internet of things and mobile strategies are essential not just for success but also for commercial survival.

Disrupt or be disrupted: that's the challenge for insurers who still rely on archaic methods and legacy systems. But for those who embrace digital strategies and place structured data at the heart of their businesses, challenge can become opportunity.

Digital insurers can differentiate their businesses, create additional value and innovative products, and cross-sell and upsell in ways that were not previously possible. And in doing so they can build stronger relationships with their customers and protect themselves from digital newcomers.

Data comes first

Data enrichment is the oil in the digital machine. Not only does it reduce fraud and help to price risks more swiftly and accurately, it creates a wider role for traditional insurers and strengthens their market position.

The future belongs to insurers who can extract greater value from data and find new ways to serve their customers. It is a role that demands a long-term digital strategy, continuous innovation, and the support of experienced insurtech partners. Above all, it means creating a versatile and scalable digital platform that can handle the huge volume of data that is available to all businesses today.

Client: Markel International

Project: Concept and copy for an annual report



Client: SWIFT global banking network

Project: Copy for the SWIFT Annual Report

