



Insights API

Make accurate decisions with
insights from transactional data

Retrieve actionable insights about the income
and spending patterns of your users.

Trusted by leading technology companies

Crunch.

ZOPA

nutmeg

Revolut

 CreditLadder

Build a complete picture of your users financial history and spending behaviour.



Income

Access an estimate of a users' income, broken down by source and type.

- ✓ Projected income
- ✓ Average monthly income
- ✓ Confidence score
- ✓ Sources of income
- ✓ Income type



Spending

Access insights about a users' spending patterns such as subscriptions and loan payments.

- ✓ Projected spending
- ✓ Recurring expenses
- ✓ Expense type
- ✓ Transaction classification
- ✓ Merchant classification

USE CASES

We can't wait to see what you build.



Credit decisioning

Make faster, better informed credit decisions.



Rent applications

Estimate projected income to accept or deny applications.



Investment allocation

Offer better investment options based on projected income.



Personal Finance

Make automated budgeting recommendations based on income and spending patterns.

Accelerate your time to market with plug-and-play insights.

How it works

- 1 Get consent**

In our authentication flow, the user gives consent for you to access their banking data.
- 2 Users authenticate with their bank**

The user is automatically redirected to their bank to authenticate the account and automatically sent back to your app or website.
- 3 Send a request to the Insights API**

You send us an API request for the data you need to access.
- 4 TrueLayer fetches data in real-time**

We fetch the user's banking data - and produce insights on their income and spending patterns.
- 5 Receive enriched data**

We turn data into intelligence so you can start using the insights straight away.

Ready to get started?

Click [here](#) to contact our team, or [visit our console](#) to start building.

[Truelayer.com](https://truelayer.com)

Understand how your customers earn and spend money.

Key Benefits



Increase accuracy

Our APIs fetch real-time, accurate data straight from your users' bank accounts.



Unlock automation

Leave manual data analysis behind and increase efficiency.



Increase your speed to market

Leverage our proprietary machine learning algorithms and taxonomy instead of building your own.



Seamless user experience

Obtain more data without adding extra steps into your customer journey.



Evaluate thin-file users

Don't rely solely on data from bureaus, get insights directly from your users' bank accounts.

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