



# 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.



nutmeg

Revolut



## 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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