



Ducit.ai<sup>TM</sup>

Intelligent banking

# Product Pricing

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# Open Banking and Transaction Categorisation APIs

The Open Banking and the transaction categorisation APIs are priced per transaction based on whether the client is FCA authorised/third party or is looking to act as an Agent of Ducit.ai

	Number of transactions per year	Open Banking API	Transaction Categorisation API
		£ per transaction	
FCA Authorised TPP Model and Third Party Model	10,000,000	£0.0050	£0.0070
	50,000,000	£0.0040	£0.0050
	100,000,000	£0.0030	£0.0040
FCA Agent Model	One-Off FCA Agent Fee	£750	
	10,000,000	£0.0063	£0.0088
	50,000,000	£0.0050	£0.0063
	100,000,000+	£0.0038	£0.0050

#### Typical Monthly Pricing Example:

FCA Registered AISP - Transaction Categorisation API  
 $1,000 \text{ (number of customers)} * 60 \text{ (average number monthly transactions}^1) * £0.0070 \text{ (cost per transaction)} = £420/\text{month}$

<sup>1</sup>Ducit.ai - current number of average transactions for personal customers

# Affordability Score API

The affordability score API is priced per score based on whether the client is FCA authorised/third party or is looking to act as an Agent of Ducit.ai

	Number of scores per year	Affordability Score API
		£ per score
FCA Authorised TPP Model and Third Party Model	100,000	£5.40
	500,000	£4.30
	1,000,000	£3.42
FCA Agent Model	One-Off FCA Agent Fee	£750
	100,000	£6.75
	500,000	£5.38
	1,000,000+	£4.28



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