



Clear Bank Behavior™

Gain insight into your applicant's current and historical banking activity to evaluate financial behavior and assess risk.

Clear Bank Behavior™ provides a comprehensive view of a consumer's financial activity and stability by evaluating known bank accounts for that consumer. To help lenders evaluate credit risk, this solution returns bank account risk scores, bank account opening and closing activity, check writing and check cashing activity, and various bank-related risk indicators.

Go beyond data snapshots to evaluate usage patterns and behavior.

Clear Bank Behavior provides more than a view of a consumer's current banking status at the time of the requested report; it provides extensive insight into banking activity over a five-year span. This expanded visibility is intended to help lenders evaluate consumer usage patterns over time.

Features

- Provides a robust suite of more than 500 distinct attributes, multiple risk scores, and granular details at the account and consumer level.
- Delivers information on closed bank accounts, identifies fraudulent bank accounts, and supplies the riskiness of the applicant's financial institutions.
- Supplies check cashing activity, retail check writing performance, returned retail items, and bank account opening inquiries.

Benefits

- Insight into an applicant's banking activity helps lenders evaluate credit risk.
- Five-year history is more predictive of risk than a snapshot.

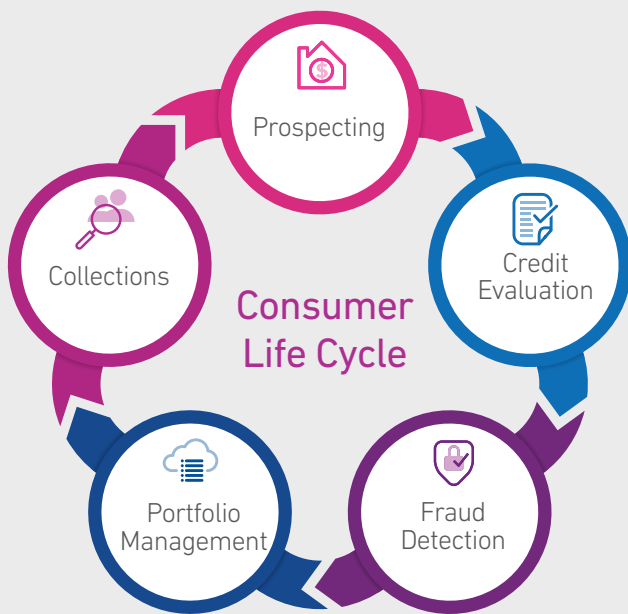
Contact us for more information
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Consumer Credit Life Cycle

Solutions for the Entire Consumer Life Cycle



From prospecting to collections, and every stage in between, Clarity's solutions help lenders successfully navigate each stage of the consumer credit life cycle.



You don't have to choose between managing risk or growing your business – do it all with the industry's most relevant and predictive data.

With the combined power of Clarity and Experian at your fingertips, the sky is the limit.



Prospecting

- Clarity Prescreen
- Direct Mail Solutions
- Clear Prequalification™



Credit Evaluation

- Clear Credit Risk™
- Clear Advanced Attributes™
- Clear Recent History™
- Clear Bank Behavior™
- Clear Bank Attributes™
- Clear Income Attributes™
- Clear Bureau Lite™



Fraud Detection

- Clear Fraud Insight™
- Clear Fraud Attributes™
- Clear Digital Identity™



Portfolio Management

- Clear Account Review™
- Clear Express Portfolio Review
- Clear OFAC Screening



Collections

- Clear Profile™

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