

Banking Insights™

Obtain critical perspective into a consumer's true financial health

Growing efforts to adopt more financially inclusive lending practices means new challenges for lenders as they extend credit to new segments. Now more than ever, obtaining a clear view of a consumer's financial health and other factors such as masked payment stress and ability to pay is critical for lenders. Clients having difficulties addressing underserved communities can now leverage integrated demand deposit account (DDA) transaction and account closure data to obtain a better picture of a consumer's financial stability.

Experian® is proud to partner with ChexSystems, Inc. (ChexAdvisor®) to offer lenders DDA data through our Banking Insights™ solution. Banking Insights provides greater visibility into critical consumer checking and savings account information.

Lenders trying to reach new segments of credit-invisible and thin-file customers can't rely solely on traditional credit data to understand these consumers' financial stability. Banking Insights not only gives lenders a better financial picture of unscorable and subprime segments but also allows for greater risk differentiation when evaluating consumers during the decisioning process.

Traditional* credit history doesn't provide insight into a consumer's cash flow or provide visibility into account activity that could signify an inability to make loan payments, such as bounced checks, retail check cashing, account closures and account inquiries. Banking Insights is available for most industries and enhance predictive performance when layered on top of any scoring model.

Tap into a deep cross-section of data for a wide range of industries

- 300+ distinct attributes across 200+ million consumers
- 6,000 financial institutions and 1,500 lenders
- Applicable across a wide range of industries
- Applied through acquisitions, instant prescreen, prequalification
- Expanded FCRA-regulated data

Gain greater visibility for improved decisioning

Banking Insights gives lenders greater access to millions of potential customers that aren't scored by conventional models. Not only can you gain access into new, untapped markets, but Banking Insights empowers lenders with greater risk differentiation so you can make sure you're saying yes to the right customers.

Say yes to the right customers



Drive universe expansion by providing access to credit invisibles and traditionally unscorable populations.



Accurately assess thin files to select the right consumers during acquisition.



Provide competitive first-chance opportunities to consumers deemed high-risk by other lenders.



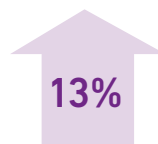
Improve risk differentiation through suppression rules to identify higher-risk customers.



Create line assignment strategies and appropriate pricing/terms on loan products.

Examples of available attributes:

- DDA and non-DDA account inquiries
- Forced account closures
- Check-cashing inquiries
- Returned checks
- Check print order history
- And more



Improvement in bad capture rates on subprime consumers when layering Banking Insights on top of conventional scores.

Learn how Banking Insights can help you reach more customers and improve your decisioning process. Contact your Experian Account Executive at 1 855 339 3990.