

Cashflow Attributes

Unlock the value of banking transaction data

Despite the desire to grow, lenders are often reluctant to approve loan applications because they don't have a full understanding of a borrower's financial situation or confidence in their repayment ability.

The good news is that **70 percent*** of consumers are already willing to share financial transaction information, drawn by the benefit of better loan opportunities, improved financial management and personalized insights. This willingness is only expected to grow with improved transparency, security, portability of financial data, and open banking regulations that provide greater control to consumers.

Actionable insight across the customer lifecycle

By integrating insights from banking transaction data into current processes, lenders can deepen their understanding of borrowers' financial behaviors to enhance customer experiences, make more informed decisions and unlock maximum revenue growth without compromising on risk.

Experian Cashflow Attributes help lenders achieve:

- **Predictive accuracy** – Drive model performance and greater precision across marketing, acquisition, and account management processes.
- **Personalization** – Deliver improved customer experiences or craft financial products and services that better align with consumer needs.
- **Financial inclusion** – Support objectives for fair and responsible lending while managing portfolio risk.

Cashflow Attributes features

Cashflow attributes are pulled from categories created with first-party direct deposit account data.

- **940+ attributes based on**
 - **Income:** Assess amount, regularity and reliability
 - **Expense:** Gain insights into spending behaviors and spending patterns
 - **Debt:** Understand risk to potential debt payments and inform debt management strategies.
 - **Wealth:** Identify opportunities to improve their financial health
- **133 categories**
 - 104 expense categories
 - 29 income categories
- **Exclusive access to depersonalized U.S. consumer transaction data**

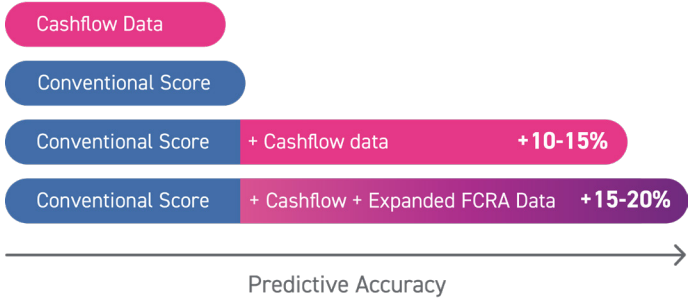
Cashflow Attributes

Our superior quality and reliability are based on:

- **Decades of analytical excellence** – We have a long track record delivering trusted predictive attributes to a full range of financial services clients.
- **Unmatched attribute integrity** – Proprietary data from millions of U.S. consumers powers our attributes, which are actively monitored to ensure each remains reliable.
- **Precise classification** – 99% of all received transactions are categorized by our proprietary model and continuously refined as over one billion monthly transactions are processed.
- **Regulatory expertise** – Clients regularly depend on us to help them navigate complex compliance landscapes.
- **Lifecycle integration** – Insights can be quickly and easily incorporated across the consumer lifecycle..

In a world rapidly embracing open banking with evolving consumer behaviors, being an early adopter of cashflow insights is an essential strategy to enhance customer experiences, make smarter lending decisions and build loyalty with customers.

Improve scorecard performance using cashflow data. Integrate Expanded FCRA data for even greater lift.



Contact us

To learn more about Cashflow Attributes, contact your Experian account executive or reach us at

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