·:experian.

Cashflow Score

Banking transaction data provides better scoring, enabling more informed decisions.

Lenders often hesitate to approve loans due to a lack of visibility into borrowers' financial histories and repayment abilities. Fortunately, 71 percent* of consumers are willing to share their banking transaction information to improve their chances of being approved. This willingness is expected to grow with enhanced transparency, security, and portability of financial data, along with open banking regulations that give consumers more control over their financial information. While interest in using banking transaction data for lending is growing, lenders have limited analytics capabilities and resources, highlighting the need for an intuitive, easy-to-use scoring solution designed to use this data effectively.

Transforming lending and empowering lenders

With a long-established presence in the credit and open banking space, Experian has leveraged its advanced analytics to develop Cashflow Score. Experian's Cashflow Score leverages consumer-permissioned banking transaction data to generate a credit risk score ranging from 300 to 850, built to be adverse actionable. This innovative scoring model complements traditional credit scores by proving creditworthiness for all individuals — especially those with limited or no traditional credit histories and those seeking to repair their credit profiles.

Model Performance

Most lenders will experience up to a 25% lift in performance.

Enhance lending operations with Cashflow Score

- **Expand market reach:** Gain better visibility into consumers with limited or no credit to identify lower-risk individuals and maximize lending opportunities.

- **Gain distinctive insights:** Leverage a score on real-time banking transaction data, which sheds light on rental payments, income insights, and more.

- **Enhance decision accuracy:** Utilize real-time banking transaction data to achieve comprehensive insight into a consumer's financial health, thereby improving decision-making accuracy.

- **Promote financial inclusion:** Support fair and responsible lending objectives while adeptly managing portfolio risk.

*Atomik Research survey of 2,005 U.S. adults online, matching national demographics. Fieldwork: March 17-21, 2024.

Why Choose Experian for Cashflow Score

- **Trusted provider:** Leverage our proven track record of providing reliable predictive scores to financial services clients.

- **Performance:** Experience up to 25% lift by adding Cashflow Score to conventional or benchmark scores.

- **Ease-of-use:** Seamlessly integrates with existing systems for real-time credit decisions, eliminating the need for custom model creation.

- **Data advantage:** Backed by Experian's proprietary data from millions of U.S. consumers and actual loan performance data.

- **Regulatory expertise:** Leverage our regulatory expertise to navigate compliance.

Cashflow Score Features

1. **Predictive default probability:** Accurately assess a consumer's likelihood to go 60 days past due within 12 months, developed by Experian data scientists

2. **Accuracy:** Powered by Experian's categorization model, built on decades of scoring expertise and industry-leading data scale with over 34 million daily transactions processed and continuous model refinement

3. **Real-time lending:** This solution offers a cashflow-based score within seconds, enabling real-time lending decisions, unlike other solutions with longer processing times.

4. **Consulting:** Dedicated team of Experian open banking experts with diverse experiences across all financial industries, catering to your unique needs

Transform your credit decisioning today with Cashflow Score – where every transaction reveals potential.

To learn more about Cashflow Score, please contact your Experian account executive or reach us at 1 855 339 3990.