



NAVIGATING FINANCIAL INCLUSION FOR CREDIT UNIONS

- FIND
- MONITOR
- GATHER
- IMPROVE



With more than 106 million consumers being credit invisible or unscorable¹, the need for fair and affordable credit access has never been greater.

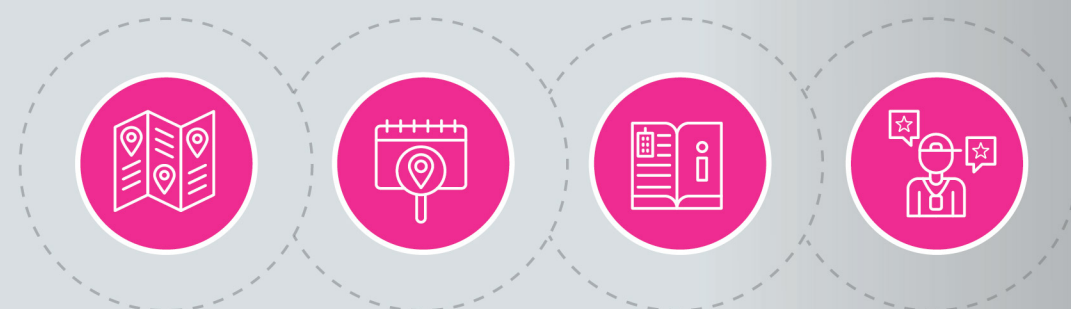
Experian® is here to help you serve and approve more consumers — including no file and thin file — while confidently mitigating risk.

USE THIS GUIDE to point you in the right direction to comprehensive solutions that will help you drive your financial inclusion and business goals.



The role that credit unions, community development financial institutions (CDFIs) and minority deposit institutions (MDIs) play is essential to providing greater access to low-income and underserved individuals and families. Financial institutions serve as the bridge to possibilities supporting consumers and small business owners in our communities.

Navigating the financial inclusion landscape has its twists and turns. To help smooth the path for lenders, it's important to have the right data, strategy and technology to grow your business.



FIND MORE CONSUMERS AND SMALL BUSINESS OWNERS THROUGH RISK-SCORING.

Our risk-scoring model combines traditional credit data with expanded FCRA-regulated data, advanced analytics and machine learning.

HOW IT HELPS: Score 65% more consumers who were previously considered credit invisible or unscorable, resulting in greater first- and second-chance credit opportunities.

MONITOR THE PROGRESS OF YOUR PROGRAMS AND THEIR IMPACT BY USING INCLUSION DASHBOARDS AND INDEXES.

Identify opportunities within underserved communities and benchmark your progress as you launch targeted initiatives.

HOW IT HELPS: Convert your data into actionable insights to gain greater knowledge of consumer behavior, benchmark against peers and gain a better understanding of the overall market to stay ahead of the competition.

GATHER MORE INSIGHTS TO INCREASE OUTCOMES THROUGH EXPANDED FCRA-REGULATED DATA SOURCES AND AUTOMATED DECISIONING.

Our composite credit risk score merges top-tier mainstream credit data with FCRA-regulated alternative credit data to enable efficient risk assessment by providing comprehensive insights for thorough consumer analysis.

HOW IT HELPS: Create results in greater first- and second-chance credit opportunities.

Prescreen, prequalify and process credit underwriting risk assessments with one technical integration to help improve automation rates and minimize risk.

HOW IT HELPS: Configure specific decisioning strategies for automated decisioning by easily integrating with systems via cloud-based technology.

IMPROVE DECISIONING AND MODELING BY LEVERAGING ENHANCED DATA SETS TO REACH CREDIT INVISIBLE CONSUMERS.

Leverage integrated demand deposit account (DDA) transactions and account closure data to gain a clearer picture of a consumer's financial health.

HOW IT HELPS: Enables you to advance consumer credit decisioning to achieve growth, reduce risk and improve retention.

Unlock the value of consumer-permissioned banking transaction data to make more-informed decisions, including 900+ attributes extracted from transaction data and processed through our categorization engine for advanced analysis.

HOW IT HELPS: Enhance customer experiences, deepen your understanding of financial behaviors (spend and income), and drive revenue growth with comprehensive data to inform risk and acquisition models.

Leverage our scoring solution that uses real-time insights into financial behaviors to enhance decision precision and seamlessly integrate into existing systems by leveraging consumer-permissioned banking transaction data.

HOW IT HELPS: Expand market reach to over 60 million underserved consumers.

Financial inclusion is at the heart of everything we do. We put you on the pathway of unlocking barriers to financial wellbeing and open greater access to credit.

[▶ LEARN MORE](#) about our Inclusion Forward™ initiative.

