



# Clear Income Attributes™

Determine the stability of consumer income

Clear Income Attributes validates the consistency and stability of a consumer's reported income, employment and housing information over time.

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Income is one of the most predictive elements for determining ability to pay and detecting early payment default.

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Experian's Clarity Services is an FCRA-regulated credit reporting agency that focuses on underbanked, near-prime and subprime consumers.

## Features

- Twenty-one attributes pertaining to income, housing and employment
  - › Shows trends in stated income
  - › Shows income changes for the past 90 days, 180 days and one year
- Helps validate that current stated information related to income, housing and employment is consistent with past submitted applications
- Provides additional data fields to help lender determine recency and robustness of income data

## Benefits

- Validates consumer stability by determining the consistency of income, employment, and housing information over time
- FCRA-compliant solution

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Contact us for more information  
727-953-9725 | [ClaritySales@experian.com](mailto:ClaritySales@experian.com)

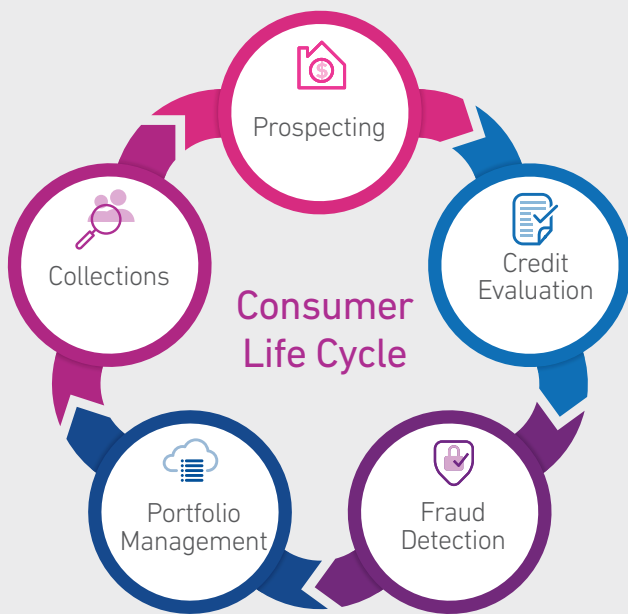
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# Consumer Credit Life Cycle

## 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 Income Attributes™
- Clear Bureau Lite™



### Fraud Detection

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



### Portfolio Management

- Clear Portfolio Alerts™
- Clear Account Review™



### Collections

- Clear Profile™
- e-Resolve™

Clarity Services  
15550 Lightwave Dr. #350  
Clearwater, FL 33760  
T: 1 727 489 7266  
claritysales@experian.com

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