



Clear Credit Risk™

The essential product for assessing creditworthiness and determining credit eligibility

Powered by Clarity and Experian FCRA data, Clear Credit Risk™ is a comprehensive credit report comprised of an unparalleled collection of attributes for evaluating subprime consumer risk and the industry's most predictive first payment default credit score.

Clear Credit Risk is the ultimate subprime consumer credit evaluation product, with hundreds of predictive attributes derived from Clarity's alternative credit data and Experian's traditional bureau data.

Clear Credit Risk enables lenders to more precisely assess consumer credit risk by utilizing Clarity's credit attributes, inquiry and tradeline data, along with select attributes from Experian's Premier AttributesSM and Trended 3DTM that best predict subprime consumer behavior.

Features

- Highly predictive first payment default credit score with adverse action reason codes
- 300+ predictive variables
- Active duty status indicator
- Clarity tradeline and inquiry details
- Clarity credit data attributes
- Experian Premier Attributes
- Experian Trended 3D attributes
- FCRA actionable

Benefits

- Access to industry-leading data from Clarity and Experian for complete credit risk assessment
- Facilitates universe expansion without elevated risk
- Available across all acquisition channels
- FCRA compliant
- Improved performance of proprietary models with a more complete view of consumer credit behavior over time
- Available across the entire consumer life cycle

Contact us for more information
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Clear Advanced Attributes™

Supplemental data attributes that best predict subprime consumer behavior

Clear Advanced Attributes™ provides significant supplemental information to Clear Credit Risk™, enabling lenders to optimize their credit risk strategies.

Gain the most comprehensive view of subprime consumer credit behavior by accessing additional Clarity credit attributes, along with select attributes from Experian's Premier AttributesSM and Trended 3D™.

Clear Advanced Attributes delivers additional data attributes not provided in Clear Credit Risk, giving lenders the information needed to enhance business rules used for prospecting, credit underwriting, portfolio review and collections, as well as scorecard performance.

Access the combined power of Clarity and Experian's most predictive attributes to evaluate subprime consumers.

Features

- Available as "bolt-on" product to Clear Credit Risk
- 600+ predictive attributes
- Clarity credit data attributes
- Experian Premier Attributes
- Experian Trended 3D attributes
- FCRA actionable

Benefits

- Access the combined power of Clarity and Experian's most predictive attributes to evaluate subprime consumers
- Optimize scorecard performance with a more complete view of consumer credit behavior over time
- Confidently expand customer universe without elevated risk
- Available across the entire consumer life cycle

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