



# Clear Bureau Lite™

A cost-effective, real-time report that provides credit scores and attributes to help lenders make smarter underwriting decisions.

Clear Bureau Lite is a credit report that provides lenders with a choice of up to three credit scores and 85 Experian Premier Attributes<sup>SM</sup> to evaluate a consumer's creditworthiness.

The report summarizes tradeline information for auto, mortgage, bankcard and student loan accounts. The 85 premier attributes provided have been carefully selected to reflect the most relevant and predictive data for the subprime consumer market.

## Features

- Up to three credit scores from a list of nine.
- A summary of tradeline information for auto, mortgage, bankcard and student loan accounts with status of each.
- 85 Experian Premier Attributes

## Benefits

- More cost effective than a full credit report.
- Provides multiple benchmarks for assessing the creditworthiness of the consumer.
- Lenders have access to three scores on a single report instead of one.
- Gives lenders the flexibility to use scores or develop custom models from the attributes.

### Choose three of the following score options:

VantageScore® 3.0	The next generation of the VantageScore, and a score range that aligns with the FICO score range.
VantageScore® 4.0	The fourth generation of the VantageScore® model which leverages the power of trended data and machine learning.
FICO® Risk Score, Classic v2	The most widely used version of the "traditional" credit score.
FICO® Score 9	FICO Score 9 outperforms all prior versions of the FICO score across all industries and life cycle stages.
Scorex PLUS <sup>SM</sup>	A score that performs exceptionally well in the retail and non-prime space with the ability to score more thin-file applicants than traditional credit scores.
Clear Credit	Clarity's exclusive score that incorporates the most predictive credit attributes for online small-dollar lending.
Income Insight <sup>SM</sup>	Provides a comprehensive measurement of total income, including wages, rent, alimony and investments.
Income Insight W2 <sup>SM</sup>	Estimates the wage income of a consumer, which is especially applicable for low to mid-range income levels where income is comprised mostly of wages.

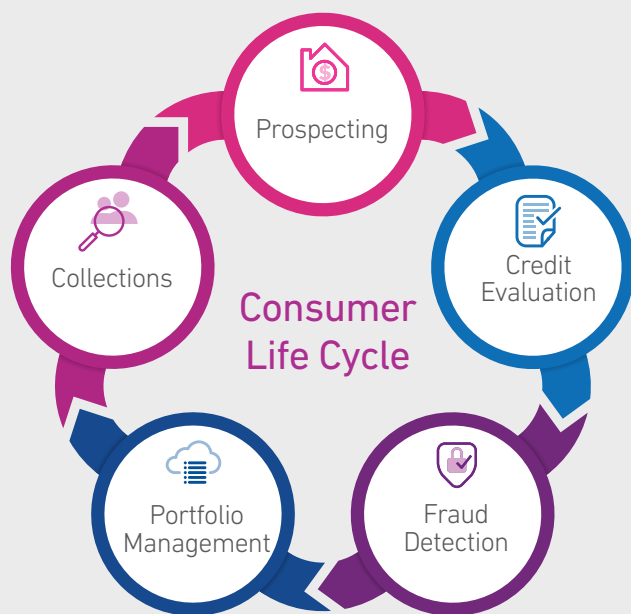
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# Consumer Credit Life Cycle

## 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™