

Alternative Data: Expand Your Universe

We can help you expand your approval population while maintaining loss expectations by identifying opportunities to underwrite emerging consumers.

25%

of U.S. consumers are considered "thin file."

They have fewer than 5 items in their traditional credit histories.



By adding information from alternative credit data sources such as on-time rental data,

23%

may move from thin file to thick file status.¹



Alternative financial services: Alternative financial credit information including payday and short-term installment loans and inquiries for the majority of the United States subprime population.

62 million U.S. consumers rely on alternative financial services.

62M 



Rental data: RentBureau includes detailed, positive and negative rental payment history information on more than 20 million consumers in the United States.

In an Experian study, subprime residents **decreased 19%** with the addition of rental data.

19% 



Extended View Score: A fully FCRA-compliant risk model designed to evaluate the creditworthiness of thin-file and no-file consumers who have little to no traditional credit history.

3 unique data sources used to score: credit, rental, public records.

3 



Account aggregation: Permissioned by the consumer, a real-time data collection of his financial accounts (bank, credit card, investment and business) in a single location to digitally verify income and assets.

Integrations with more than **80%** of all financial accounts in the United States.

80% 