Solution sheet

Experian Acquisitions for credit unions

Automated decisioning. Customized strategies.

Better data for better decisions.

Providing you a right-sized solution on your path to modernization

Lending isn't slowing down, but for many credit unions, the decisioning processes have. With consumers expecting near-instant responses and modern lenders like fintechs focused on delivering faster, more personalized experiences, you may be missing an opportunity for significant growth, efficiency and competitive position. Yet, your decisions may still be made with fragmented systems, manual reviews, and rigid strategies not designed or optimized for today's environment.

Experian Acquisitions for credit unions provides the acquisitions capabilities you need in one platform to not just streamline decisioning, but to drive safe and profitable growth from day one. With our unique position to bring together credit and fraud insights, decision strategies and a flexible technology architecture, credit unions can move beyond misaligned processes and build a unified, intelligent decisioning approach to acquire more high-value members and grow responsibly.

Pressure to modernize acquisitions

Credit unions are facing competition from both traditional banks and fintechs to address the evolving needs of consumers while minimizing risk.

1.5x In 2025, one fintech alone signed up 1.5x more members than the entire credit union industry combined.[1]

78% of credit union members prefer digital banking through mobile apps or websites.[2]

79% of credit union and community banks reported annual fraud losses of over $500K.[3]

[1]sec.gov; Quarterly Credit Union Report (2025).
[2]CreditUnions.com (2024).
[3]State of Fraud Benchmark Report, Alloy (2024).

What you get

Make decisions confidently, book quality loans faster, approve smarter and reduce losses to grow safely.

Software	A single, integrated system that gives you lending strategies, data, analytics and fraud detection — all from one partner.
Analytics	Advanced, production-ready analytics embedded directly into your workflows for faster, more accurate decisions and less manual review.
Scores	Continuously refreshed, industry-leading scoring models that deliver predictive precision across credit risk, identity and fraud.
Data	Industry-leading, proprietary data assets combined in real time for a more complete view of each applicant.
Fraud	Embedded, multilayered fraud detection that uncovers evolving threats while keeping the experience seamless for real applicants.

Not only does Experian Acquisitions for credit unions include a monitoring solution to help you track performance, but also a team of dedicated consultants who interpret your strategy performance and provide ongoing support. Backed by 30+ years of credit expertise, 25+ years of automated decisioning and 15+ years dedicated to the credit union industry.

What it means for you

Better decisions, more growth

- While score cutoffs limit risk exposure, they can misinterpret applicants. Our custom strategies use scores as an input, along with additional data, to lend to more good applicants and even swap out bad ones that may have been otherwise approved.
- AI and machine learning are no longer differentiators and are only as good as the data they're trained on. Many of our datasets, including increased visibility into thin-file applicants, aren't available anywhere else.

Digitally native, controlled risk

- Your members will experience automated, real-time processing with credit offers that align with borrower potential.
- As fraud continues to become more sophisticated, we'll also automate identity verification and fraud detection to flag fraud patterns at account opening so you approve more real applicants with confidence.

Removed friction, more influence

- Gain on-demand access to solutions that meet today's needs and innovate for the future. With our single API and cloud technology, it's easier than ever to integrate with your loan originations system and centralize your decisioning.
- Custom models are operationally more complex to update as new data requires validations, documentation and regulatory scrutiny. Instead, we'll help build custom strategies that can quickly incorporate new data, rules or restraints.

Ready to remove the friction slowing your growth?
Talk to an Experian representative today about a tailored decisioning strategy assessment for your credit union.

Visit us online

Experian
475 Anton Blvd.
Costa Mesa, CA 92626
experian.com