

# A deeper look — use cases for cash flow data across diverse borrowers

Cash flow data is transforming the way lenders evaluate borrower risk and opportunity. By going beyond traditional credit scores and incorporating real-time insights into how borrowers manage their income and expenses, lenders gain a more holistic and accurate view of financial stability.

This deeper visibility enables more confident, data-driven decisions and is especially valuable when evaluating borrowers who may not fit neatly into traditional models.

**But what does this look like in practice?** Let's explore some sample scenarios.



# Meet Jan, a gig worker

Jan drives for a rideshare app during the week and delivers food on weekends. While her income varies by day, she consistently brings in around \$3,300 a month. Without W-2s or a robust credit history, she appears risky on paper.



Cash flow data tells a different story — by analyzing her bank transactions, lenders can see a fuller picture: steady weekly deposits from multiple platforms, healthy spending habits and positive account balances that are consistently maintained month-over-month. These insights allow lenders to more accurately assess the financial health of borrowers like Jan, who don't fit a more traditional nine-to-five mold.



Meet Jan

Meet Luis

Meet Meilit

Meet Alex

## Meet Luis, a small business owner

Luis runs a one-person graphic design business, earning income from various clients on a project-by-project basis. His business is just over a year old, and he doesn't have formal financial statements yet or predictable biweekly paychecks. As a result, Luis may struggle to qualify for credit under conventional underwriting models that prioritize standard documentation and long-standing financial histories.



Cash flow data changes the narrative. When lenders look at Luis' actual account activity, they see consistent incoming payments from multiple clients, recurring business expenses and a growing account balance that reflects responsible financial management. Combined with Luis' personal financial habits, this gives lenders a clearer view into how he manages money, despite limited documentation.



Meet Jan

Meet Luis

Meet Meilit

Meet Alex

## Meet Meklit, a new college graduate

Meklit recently graduated college and started her first full-time job. Like many young adults, she's in the early stages of building financial independence. She pays her rent, utilities and phone bill on time each month. Despite her responsible habits, Meklit has yet to open a credit card or take out a loan — meaning she has little to no credit history.



To traditional credit models, she appears as a “thin-file” or even “no-file” consumer and may struggle to acquire financial products and services. With permissioned access to Meklit’s bank account, lenders can see her consistent paycheck deposits and on-time payments, opening the door to credit opportunities she might otherwise be denied.



Meet Jan

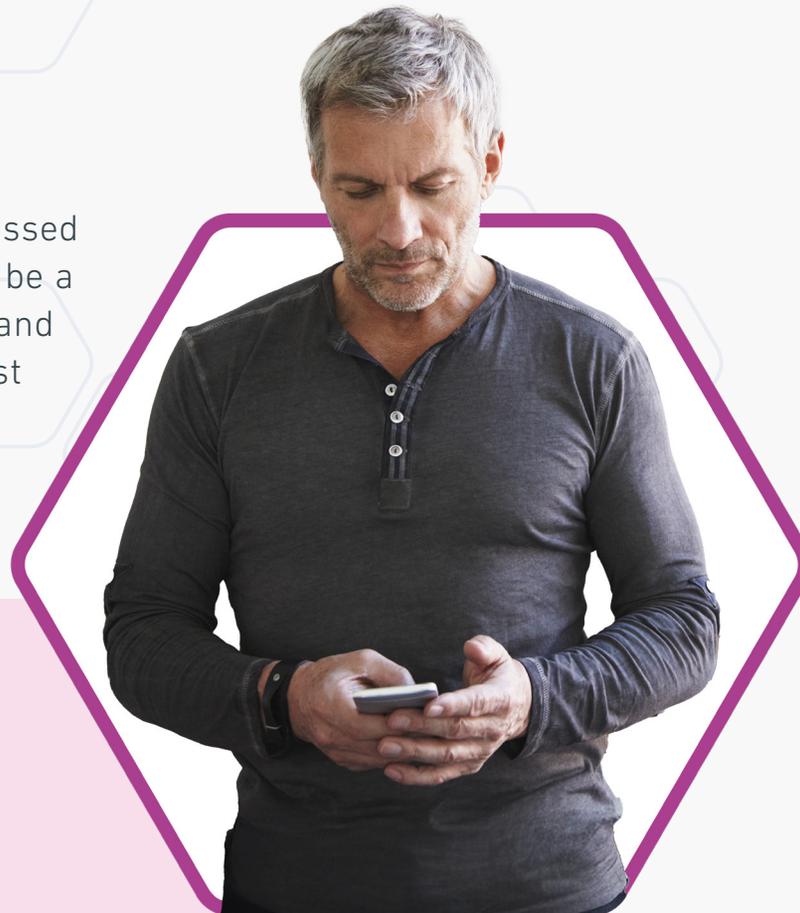
Meet Luis

Meet Meklit

Meet Alex

## Meet Alex, a subprime borrower

Alex recently experienced financial hardship, resulting in missed payments and a lower credit score. On paper, he appears to be a risky borrower — one who has fallen behind on obligations and could still be struggling to stay afloat. However, over the past year, he's stabilized his finances, started saving and paid his bills on time. The problem? His credit score hasn't yet caught up with his progress.



With real-time cash flow insights, lenders can see what's happening now — not just what happened in the past. His transaction history reveals reduced nonessential spending, consistent deposits, on-time rent and utility payments, and growing savings balances. These insights provide a forward-looking view of Alex's financial stability and help lenders better assess his ability to manage new credit.



Meet Jan

Meet Luis

Meet Meklit

Meet Alex

# A new standard for credit decisioning

We've teamed up with Plaid to provide lenders with secure, permission-based access to real-time cash flow data to unlock deeper insights into borrower financial health. Together, we're enabling smarter, more inclusive lending decisions powered by transparency and accuracy.

Our integration helps lenders grow their portfolios responsibly, while expanding access to credit for a more diverse and dynamic borrower base.

**Ready to modernize your credit decisioning strategy?**

[Learn more](#)

In case you missed it...

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Meet Luis



Meet Meklit



Meet Alex



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