



Growing your portfolio and empowering the underserved with cash flow insights

Nearly 19 million U.S. households remain unbanked¹ – yet many individuals within these communities possess the ability to borrow responsibly, save diligently and build long-term wealth. Traditional credit models alone may not fully reflect these behaviors, leaving lenders with incomplete pictures and consumers without access to the financial services they need. For lenders, inclusion isn’t just a mission; it’s a market opportunity to unlock new revenue streams, reduce portfolio risk through diversification and build trust with tomorrow’s borrowers.

Deeper insights into income patterns and alternative financial behaviors define how we assess consumer health. Our data-driven approach drives more innovative lending and underpins inclusive, sustainable growth.



Traditional credit scores tell part of the story Cash flow tells the rest

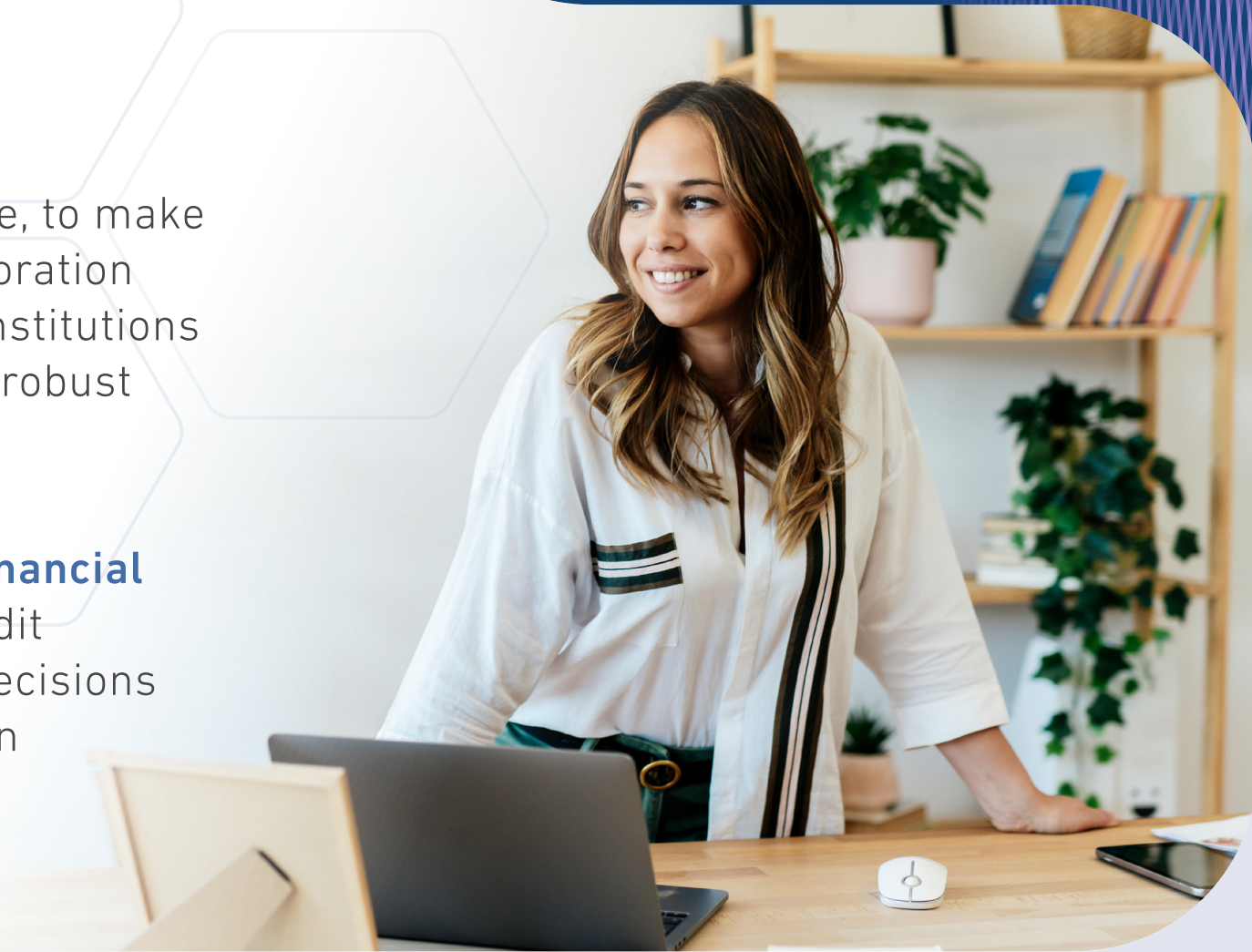
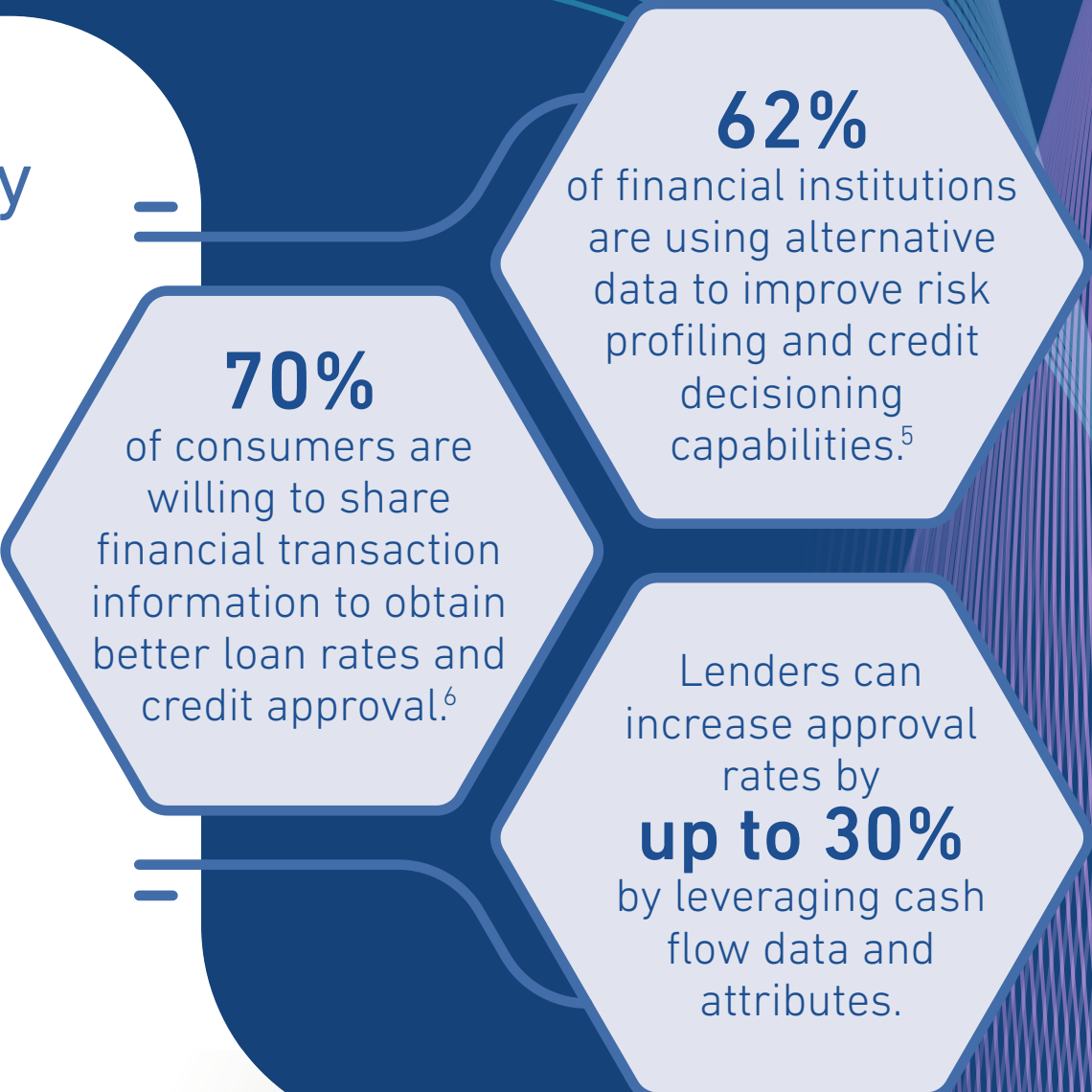
Real-time cash flow data — sourced from consumer-permissioned information such as income streams, bank account balances and credit card activity — offers a more complete and timely view of a borrower’s financial health. Our dynamic data captures the day-to-day realities of a consumer’s financial behavior, enabling lenders to assess risk and creditworthiness more accurately.

Cash flow insights allow us to reach consumers with little or no credit history; **tailor products to real financial behaviors; and make faster, more confident decisions**, all while improving access to credit and portfolio performance.

Powering change together Experian | Plaid

We’ve teamed up with Plaid, the trusted engine behind open finance, to make cash flow underwriting more accessible and impactful. This collaboration removes friction from the lending process, empowering financial institutions to seamlessly integrate real-time cash flow insights alongside our robust credit data.

Together, we deliver secure, permissioned access to consumer-authorized bank data, enabling deeper visibility into financial behaviors. By embedding these real-time insights directly into credit decisioning, we’re helping lenders make smarter, more inclusive decisions and expanding access to credit for millions who’ve historically been underserved or overlooked.



How it works



A consumer consents to **share their bank account information** during a loan application.



A consumer report is created by **Plaid’s consumer reporting agency** and securely delivered to us.



We analyze the data and provide lenders with either **Experian’s Cashflow Score** or a set of **Cashflow Attributes**.

Ready to unlock smarter insights, widen your reach and shape a more inclusive financial future?

Learn more

Contact us

¹ Mullen, C. (2024, November 13). Underbanked US population grows to 14.2%, FDIC finds. Banking Dive.

² Lung, H. (2024, July 29). Why financial inclusion is the key to a thriving economy. World Economic Forum.

³ Ocañas, A. (2024). Survey: Almost 60% of Credit-Invisible Consumers Want to Build Credit. U.S. News & World Report.

⁴ Experian (2022). Financial Inclusion Internal Job Aid.

⁵ Whitepaper | Reaching New Heights Together with Financial Inclusion. Experian (2025).

⁶ Experian commissioned Atomik Research to conduct an online survey of 2,005 adults throughout the United States. The makeup of the sample is representative of the U.S. population based on national census data regarding demographic variables such as gender, age and geographical regions. The margin of error for the overall sample is +/- 2 percentage points with a confidence level of 95 percent. Fieldwork took place between March 17 and March 21, 2024.

