A faster decision starts with a better-informed one

Credit unions don't need to choose between growth, risk management and member experience. Better decisioning can help improve all three.

Consumers are no longer just comparing your application process against other lenders' processes. They're comparing it with every digital experience that gives them an answer in seconds.

But speed and automation create their own challenges.

As you automate more of the front door, you widen it for good members and bad actors alike.

The answer isn't simply more automation. It's making better-informed decisions, faster.

Three things standing between you and growth.

Credit unions tell us the same three things stand between them and their growth targets. Experian Acquisitions for credit unions was built to remove each one.

- Manual underwriting bottlenecks
- Underperforming lending portfolios
- Fraud risk at account opening

A score can tell you a lot, but it can't tell you everything.

Consider two applicants sitting on either side of a credit score cutoff. On paper, the decision may look straightforward.

665 A consumer just below the cutoff may have a thin credit file, be newer to credit or have a financial trajectory that isn't fully reflected in the score.

670 CUTOFF

672 An applicant above the cutoff may carry risk that the score alone doesn't reveal, such as significant debt increase or debt utilization over the past year.

And a score can't answer the most basic question of all: whether the applicant is who they claim to be. A stolen or synthetic identity can look like a well-qualified applicant, and someone with no intent to pay can sit comfortably above any cutoff.

The problem isn't the score. It's asking the score to make the whole decision.

Clarify the gray area

A decisioning strategy can use the score as one input, then consider additional information around it.

CREDIT
Traditional and trended credit data

ADDITIONAL DATA
Alternative financial services and first-party data

IDENTITY + FRAUD
Signals that help determine whether applicants are who they claim to be and identify potential fraud risk

YOUR STRATEGY
Your rules, constraints and risk appetite

Better information can help clarify the gray area. That means finding potentially good applicants a score cutoff alone may miss while also identifying risk among applicants who otherwise appear to clear the line.

Without changing your risk appetite, more complete information leads to better-informed decisions.

The numbers behind the platform

245M
U.S. consumers covered by Experian credit data, with 18 years of historical depth

2,000+
trended 3D attributes with a 24-month lookback into real borrower behavior

30+
years of credit experience

We offer 25+ years of automated decisioning service and 15+ years of dedicated investment in the credit union movement.

And your strategy shouldn't stand still

Market conditions change. Fraud evolves. Growth priorities change. Your decisioning strategy needs room to change with them.

That might mean introducing a new data source, adjusting a rule, tightening a constraint, giving your team greater control over strategy management or, when your first-party data and application volume justify it, introducing a custom model. The model is an input. The strategy is what turns information into action.

Partner with us for the industry's best credit expertise and consultative service in a single technology partner.

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