

Smarter lending starts with greater visibility

With Experian® and Plaid, lenders gain seamless access to real-time cashflow insights — fueling smarter decisions and broader access to credit.



Sharpen risk assessments

Strengthen your decisioning with a more holistic, real-time view of how consumers earn, spend and save.



Uncover new opportunities

Expand your lending universe and identify more consumers to grow with confidence.



Increase approval rates

Score more consumers with real-time cashflow insights to enable greater financial access and more inclusive lending.

How it works



Consent

The consumer grants permission to share their bank account information for second chance underwriting.



Connect

A Consumer Report by Plaid Check is created and securely delivered via API to Experian.



Deliver

Experian leverages advanced analytics from Cashflow Attributes and Cashflow Score to return comprehensive insights to the lender.

From data to impact

Cashflow Score generates a risk score (300–850) that predicts the likelihood of a consumer going 60 days past due in the next 12 months.

When used alongside traditional credit data, lenders can improve predictive performance by **up to 25%**.

Cashflow Attributes delivers robust behavioral insights on things like spending, savings and debt management.

With 970+ individual attributes across 133+ advanced categories, lenders can increase approval rates by **up to 30%**.

Smarter, more inclusive lending starts here. [Get started today.](#)