

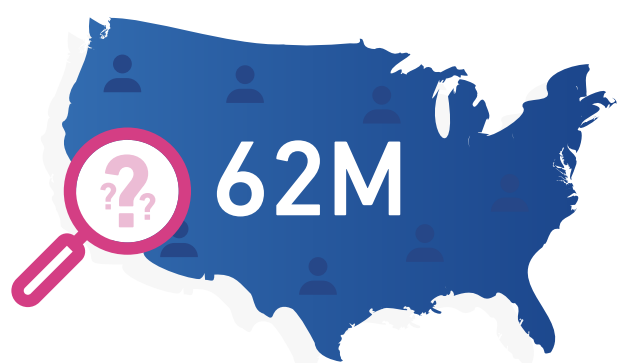


# The ROI of Alternative Data How lenders are unlocking sustainable growth



## Traditional credit scores miss key financial behaviors

Standard credit scores overlook crucial financial behaviors, leaving **62 million U.S. consumers** that are thin file or credit invisible without a score. **The reliance on traditional data alone can result in mispriced risk**, leading to missed approvals and lost revenue.



## Growth beyond traditional data

It's essential for lenders to gain a better view of consumer profiles in order to maximize growth opportunities.



**Emerging consumer profiles** that have lower traditional credit scores who have recently **demonstrated financial stability**.



**Deteriorating consumer profiles** that have strong traditional credit scores, but are **taking on riskier-financial commitments, like subprime loans**.



## Alternative data provides better visibility

Lenders with a more transparent view of consumers can:



Effectively mitigate risk

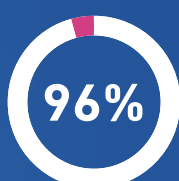


Expand reach with precision



## Better visibility, better ROI

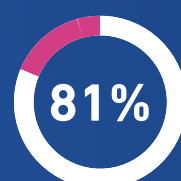
Here's why lenders must leverage alternative data from an ROI perspective:



Lift Premium™ scores **96%** of U.S. adults

vs.

81% with traditional models\*



More precise credit assessments



Lower default rates\*



Smarter targeting



Higher conversions & more efficient marketing spend\*

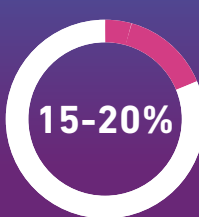


## Winning in today's market



Case Study: By utilizing alternative data through seamless implementation, **Atlas Credit nearly doubled approvals while cutting risk by 15-20%**.

2x



## Leveraging alternative data

Lenders can now avoid missing opportunities by gaining a better understanding of borrowers with alternative data



Cashflow activity

Buy Now Pay Later usage

Non-traditional loan commitments

Advanced alternative data scores

# Discover how Experian's alternative data solutions helps lenders maximize ROI.

[www.experian.com/alternativedata](http://www.experian.com/alternativedata)



Sources:  
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