



Early Warning®

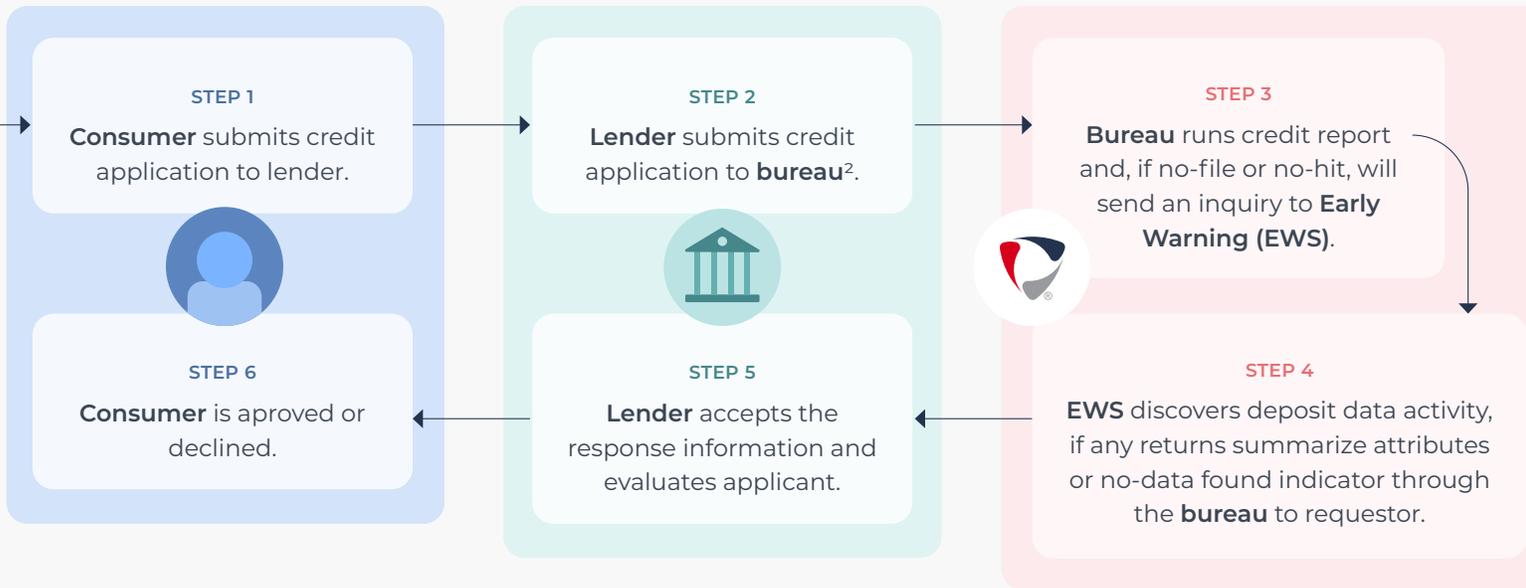
Expand Credit Insights

The ability to access credit and capital is the cornerstone of the financial system. But, for many communities, there are barriers that prevent them from moving forward. From the Office of the Comptroller of the Currency was born [Project REACh](#), an initiative to help minority and underserved populations have greater access to credit and capital to fairly participate in the nation's economy.

Through the project, **Expand Credit Insights** was created to deliver alternative insights to financial institutions (FI) beyond a credit score to help in lending decisioning. The solution summarizes deposit account activity information on *no-hit* (no credit file at the bureau), *no-file* (no report tradelines) consumers, helping to determine credit worthiness and open doors for additional consumers.

The Consumer Financial Protection Bureau (CFPB) estimates that there are 26 million U.S. consumers who are "credit invisible" and don't qualify for credit using traditional assessment means.¹

How it Works



Expand Credit Insights can bring positive change while addressing regulatory priority by increasing the market of qualified consumers. Summarized attributes includes:

- Account open date
- Account balance indicator
- Account balance (30-, 60- and 90- day balances)
- Non-sufficient fund status
- Customer Identification Programs (CIP) summarized attributes including the number of:
 - accounts
 - name matches
 - SSN matches
 - date of birth matches
 - accounts with a phone match
 - accounts with an address match
 - accounts with an email match

For more information about Early Warning's solution to Expand Credit Insights, contact your Early Warning account representative or reach out to us at <https://www.earlywarning.com/eci>

ABOUT EARLY WARNING

Early Warning Services, LLC, is a fintech company owned by seven of the country's largest banks. For over three decades, our identity, risk and payment solutions have been empowering financial institutions to make confident decisions, enable payments and mitigate fraud. Today, Early Warning is best known as the owner and operator of the Zelle Network®, a financial services network focused on transforming payment experiences.

¹ Source: "CFPB Report Finds 26 Million Consumers Are Credit Invisible." Consumer Financial Protection Bureau, May 05, 2015. CFPB Report Finds 26 Million Consumers Are Credit Invisible | Consumer Financial Protection Bureau (consumerfinance.gov)

² TransUnion, Equifax or Experian

*FCRA compliant solution

