

# LENDING IN A PANDEMIC REQUIRES COMPLETE TAX HISTORY

With the Fed benchmark interest rate set so low, lending margins are tight, while demand is up. As a result, lending institutions need to minimize risk with even more precision than ever. Access to complete, reliable tax records and lien information is essential.

## LENDING BY THE NUMBERS

**0% Fed Rate** – Strong lending environment expected through 2023

**\$1 Trillion** – In 2020 lending by non-FI competitors leveraging technology tools

**20%** – Number of consumer ID verifications that come back invalid using current processes

**0%** – Lien information currently provided by credit bureaus

## THE SOLUTION: ETHOS™ TAX INTELLIGENCE

Developed in exclusive partnership with IRS tax experts, Ethos Tax Intelligence empowers lenders to truly see their customer's full financial picture.



Get real-time ID verifications



Access comprehensive information (up to 20 years of tax records), including lien information



Easy-to-interpret summary reports from IRS tax experts with Tax ID Scoring



Effectively compete with non-bank lenders who leverage technology



To learn more send your questions to: [ETHOS.SALES@FISGLOBAL.COM](mailto:ETHOS.SALES@FISGLOBAL.COM) or visit [FISGLOBAL.COM/ETHOS](https://FISGLOBAL.COM/ETHOS).

\*Sources: U.S. Census Bureau, MarketWatch, Mortgage News Daily, The Financial Brand, Black Knight Inc., The Hill, Wall Street Journal, Crowdfund Insider