



CHEXADVISOR

A real-time offering of alternative data which augments credit underwriting to address the consumer population of credit-challenged, thin-to-no credit file and nonprime – an FCRA behavioral risk screening tool provided by ChexSystems

Nearly 20% of the US adult population is not scorable by methods that only use a consumer’s traditional credit file


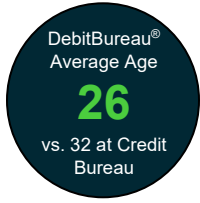
Consumers who have little/no information at a traditional credit bureau often struggle when applying for a new credit product. They may receive less favorable terms or could be denied completely because the financial entity’s scoring models don’t have enough information to predict the risk of opening their new account.

These “thin file” and “credit invisible” consumers represent significant buying power in the market. Additionally, consumer and governmental pressure is mounting for financial entities to increase the availability and affordability of their products to be inclusive of all consumers.

Financial entities need a way to enhance their data assets to gain more insight on the thin file and credit invisible population.

ChexAdvisor: The Missing Piece













Our unique platform provides 400 attributes and an optional score calculated from ChexSystems® DDA and alternative lending history:

 	Banks & Credit Unions 6,000+ financial institutions	Checking and savings account applications & forced closures	80% market share
	Lenders & Credit Issuers 1,500 lending entities	Loan or credit account applications	
	Furnishers of Information Multiple sources	Check cashing inquiries at 200+ retailers, grocery stores and more	Check printing orders Returned retail checks

Agility Across Wide Range of Industries and Uses

ChexAdvisor® attributes and optional score can be incorporated into your existing scorecard / decisioning to help you:

- open more accounts
- identify more products that may be within your consumers reach
- keep a better pulse on your portfolio performance

INDUSTRIES	 TARGET Instant Prescreen Prequalification	 ACQUIRE New Account Opening	 MANAGE Account Review Portfolio Valuations
	 Auto Loan / Lease	 Demand Deposit Account	 Secured Loans
	 Buy Now Pay Later	 Insurance	 Installment Loans
	 Credit Card	 Short-term Loans	 Utilities
			<i>... and more</i>

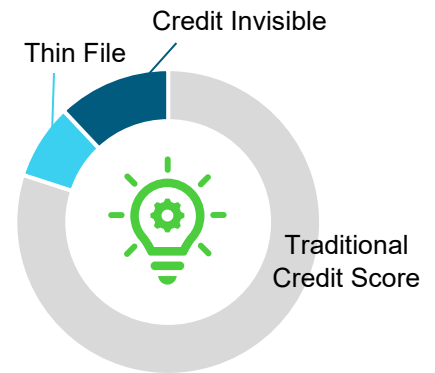
Proven Results

With our typical match rates, we can:

- Add brand new info to **CREDIT INVISIBLE** consumers **37%** of the time
- Augment **THIN FILE** consumers **66%** of the time

We can even help you with consumers that have a traditional credit score – adding additional information in as much as 70% of occurrences.

Let us show you the value of our data – contact us today to engage in a complementary data study



US Population vs.
Credit Invisible / Thin File
Consumers

Contact Us

Let's talk about your future. For more information on ChexAdvisor, call us at 877.776.3706 or email us at ASKVirtualSales@fisglobal.com.