



fis

ETHOS INTERNATIONAL CREDIT SCORE

Unlock millions of new customers with
international credit data.

Capitalize on an untapped opportunity.

There are 12.5 million new and qualified immigrants in the U.S., many with existing credit histories in their home countries and with new arrivals daily.

The average newcomer applies for 5 financial products within 2 years of moving to the United States. Often, this results in a no hit or thin file return from traditional credit bureaus, forcing lenders to decline or adversely price consumers. Using Ethos™ International Credit Score, you can effectively:

- Approve via established credit history
- Loan on terms appropriate to the consumer's proven risk
- Create first mover advantage in a high income, low risk population
- Build loyalty early in the consumer's U.S. journey



Immigrants are the most attractive growth segment for U.S. lenders

- Newcomers within scope are often highly skilled and educated. The three visa types that make up majority of all visas issued (F1, J1, H1B) require high levels of skill and education.
- Newcomers on visas on average have 33% higher income than the average US citizen because visas are typically issued for high skill positions.
- These immigrants are highly credit worthy, with low defaults and high loyalty to underwriters who help them get settled upon arrival.
- 50M Immigrants in the U.S. today and growing
- 12.5M Recently-arrived prime U.S. newcomers
- By 2065, they will account for 88% of U.S. population growth.
- The average newcomer applies for 5 financial products within 2 years of moving to the U.S.

We do the lifting so you can focus on the lending.

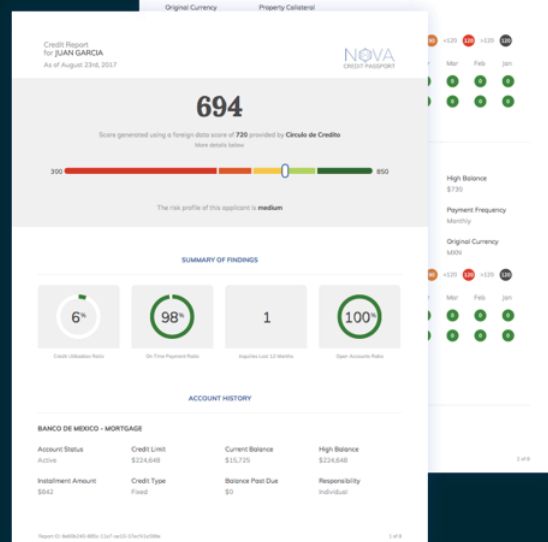
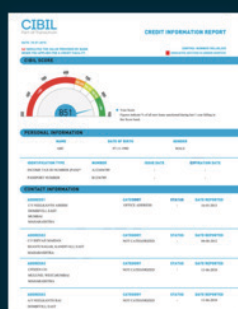
Ethos International Credit Score leverage credit bureaus in 15 countries that represent more than three-quarters of U.S. immigrants each year. Via consumer-permissioning, a consumer's credit report is pulled from their country of choice, transformed into a U.S.-standard score and report format, and

provided as an FCRA-compliant output to use for decisioning. Ethos International Credit Score is secured by Nova Credit, a credit reporting agency, ensuring the data meets U.S. lending requirements, provides adverse action codes and supports dispute resolution.

What's included in Ethos International Credit Score?



- U.S. equivalent, FCRA-compliant credit score
- Over 100 off-the shelf attributes to choose from
- Tradelines and repayment history
- Header and identity information
- Additional data points, as available by country (e.g., banking data, fraud flags, and inquiry information) and custom attributes to align with your needs



How does it work?

FIS uses consumer permission to both pull the report and provide it to you, ensuring compliance for all lending decisions. Using the drop-in module (available as white label or co-branded), we manage all consumer interactions needed to unlock this data, including PII collection, authentication, consumer consent collection, and error handling for foreign bureau connections. Once a report is found and identity is confirmed, a file is returned to both the consumer and made available to you in the format of your choice. This return is customizable to your needs — JSON and API delivery for automated decisioning or PDF for manual, human-readable reviews.



ABOUT FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.



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