



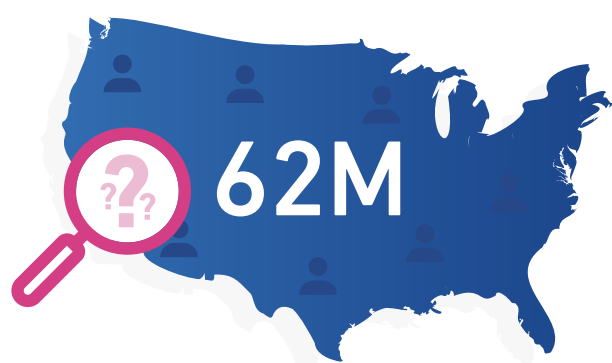
The ROI of Alternative Data

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

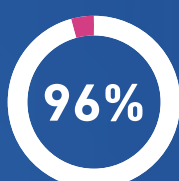


Expand reach with precision



Better visibility, better ROI

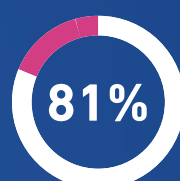
Here's why lenders must leverage alternative data from an ROI perspective:



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%**.



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

