

Clear View Attributes™

Go beyond traditional credit data to gain a more complete view of a consumer by accessing alternative financial services data typically not reported to credit bureaus.

Alternative financial services products such as payday, short-term installment or title loans typically aren't reported to traditional credit bureaus.

Clear View Attributes™ offers visibility to this expanded data set to help lenders make a more complete assessment of a consumer's creditworthiness, improve decision-making and inform strategic planning.



100M

Approximate number of consumers using alternative financial services products



62M+

More than 62 million consumers on file in the Clarity database

Benefits

Incorporating Clear View Attributes into your business process can help you:


- Approve consumers who may not previously have been approved
- Identify consumers who were not formerly classified as "at risk"
- Get a deeper understanding of each consumer's creditworthiness
- Achieve greater predictive power and analytical precision in custom models
- Enhance decision-making and segmentation strategies

Clear View Attributes

Our growing database of alternative financial data from Clarity Services, includes more than attributes and is sourced from a variety of financial services providers. These providers include auto financiers, installment lenders (both online and brick and mortar), small-dollar credit lenders, auto title lenders, nonprime credit card issuers, telecommunications services and more.

Our data is regulated by the Fair Credit Reporting Act (FCRA). Clear View Attributes is designed specifically for credit decisioning and covers three distinct sets of attributes: trade, inquiry and fraud.

Alternative Credit Data



- **Tradelines**
 - Storefront Installment
 - Storefront SPML
 - Online Installment
- **Inquiries**
 - Online rent to own
 - Collection
 - Other non-traditional
- **Fraud**
 - Personal information
 - Cell phone number
 - ZIP code

Attribute governance

Attribute governance is an integral part of model risk governance, but can be complex. To ensure each attribute's continued integrity and stability, we validate all data elements regularly and monitor their performance over time.

To help you stay ahead of regulatory requirements, our attributes incorporate:

- A formal attribute development approach
- Detailed, comprehensive documentation
- Ongoing monitoring and maintenance
- Continuous development based on economic, regulatory and data reporting changes

Clarity Services

Clarity Services is our proprietary alternative finance bureau. Containing data on more than 60 million unique consumers, Clarity Services is the largest alternative finance bureau in the United States, at nearly three times the size of the closest competitor. Coverage matters when making credit decisions, and we provide the single best source of FCRA regulated alternative finance data to enhance underwriting, account review and marketing decisions.

To find out more about Clear View Attributes, contact your local Experian sales representative or call 1 888 414 1120.