



Extended ViewSM

Expand your lending universe by reaching underserved populations

Sixty-four million American consumers — that's 25 percent of the population — are creditworthy but unscorable by most traditional scoring models. We'll help you identify these millennials, emerging consumers and credit invisibles so you can underwrite more borrowers and access an untapped \$78 billion economic spend.

Take advantage of every consumer interaction by making Experian's Extended ViewSM score part of your credit decisioning strategy today.

Extended View helps

- Find creditworthy consumers interested in your products
- Provide instant credit decisions, minimizing expensive manual underwriting
- Give existing members another way to qualify for loan products
- Target previously declined and entirely new consumers who fit your unique decisioning criteria
- Address regulators' mandate to be more inclusive in your lending practices

Your chief risk officer will value Extended View as well, because it provides:

- Peace of mind — Experian's best-in-class data modeling and predictive performance gives you the confidence to approve new consumers using previously unavailable data.
- Regulatory protection — The product is fully FCRA-compliant, which means regulatory bodies approve Extended View for the express purpose of credit decisioning.
- Breadth — Extended View uses much more than traditional credit data; it provides ultrapredictive attributes that speak to a prospect's stability, such as rental data and full-file public records information.

Whether you integrate Extended View into your online platforms for real-time decision or as part of your prescreen prospecting strategy, you'll be able to:

- Expand your lending universe by underwriting more millennials, emerging consumers and previously prime consumers who haven't used credit recently
- Create brand loyalty with new consumers competitors routinely overlook
- Overlay more than just credit data by integrating rental behaviors and full-file public records into your approval matrix
- Assign appropriate interest rates and terms by aligning product offers to credit risk
- Enable associates at the point of sale to conduct meaningful conversations and find a good product fit based on the consumer's actual creditworthiness
- Retain valuable customers by refining credit terms and ensuring your products are priced competitively

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

Product sheet

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Experian
475 Anton Blvd.
Costa Mesa, CA 92626
T: 1 888 414 1120
www.experian.com

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