Carat from **fiserv.**

Alternative Credit Data

See the credit invisible

Affordable, reliable, real-time scoring and validation information gives you the ability to assess financial risk for consumers, ensuring wise financial decisions

We leverage the most robust and growing source of alternative credit data available with over 200 million unique consumers linked to bank account payment activity. In addition to checks written at "brick and mortar" locations, we process payments in industries including mobile commerce, internet commerce, electronic payments and gaming.

Scores and data attributes for analysis are available to supplement traditional credit data, assess customer cash availability, foreshadow a consumer's financial outlook and predict the accuracy of a consumer's routing and account.

A Nationwide Database

1.2B
Bank accounts, drivers licenses and SSNs with strong linkages

420M
Annual transactions

$93B
Payments processed

$21B
Payments guaranteed using TeleCheck data

360K
Active client locations

Where it is most effective

We hold data on consumers across the credit spectrum, from deep subprime to superprime. However, the data is particularly relevant to lenders serving nonprime and unscorable consumers.

Single Consumer View

~350M	~450M	192M
Drivers Licenses	Bank Account Numbers	Social Security Numbers
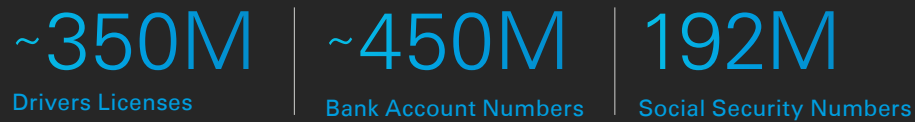
Near-term transactional data from 24 hours to 90 days

- Real-time cash availability and bellwether for near-term financial outlook
- Demonstrates ability and willingness to pay
- Risk and cash availability assessment
- API and batch access
- Fully Fair Credit Reporting Act (FCRA) compliant

Use data to:

- Supplement existing decisioning
- Credit application decisioning
- Establish loan amount, price and other terms
- Manage existing accounts
- Supplement collections activities

Confidence Score

Returns a score from 1–1000, indicating a measure of DDA behavior. Scores run the gamut from "recent and multiple debts" to "large and positive check-writing behavior."

Benefits include:

- Rapid deployment
- Matrix with existing custom and generic underwriting models
- Use in a variety of applications – application decisioning, account renewal, collections

Micro Indicators

Returns a robust customized set of attributes. Includes counts, amounts and dates of various check-writer information.

Benefits include:

- Custom analytics for use in various decision points and with specific performance definitions
- Incorporate with other data sources to identify predictive attribute combinations

Account Validation

Returns a score indicating a view of the existence of the bank info presented. Scores run from "Account closed" and "Administrative returns" to "Account used recently."

Benefits include:

- Approve more accounts
- Speed customer acquisition and reduce friction
- Lower account opening costs and return resolution
- Nacha compliant

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