

Finicity is helping you accelerate the next-generation digital lending experience through *Finicity Lend*<sup>™</sup>. Our trusted and proven open banking platform provides you access to the best data, from the best sources, in the best way.

*Finicity Lend* holistically improves lending by empowering consumers to be more engaged in the process, while also giving lenders access to all the core data points needed to feed their credit decision models. It's the best of both worlds, where the consumer gets a better, digital experience and the decisioning by the lender is significantly improved. Here's how:

## Lend data services



Assets

- Powered by the best data, we deliver bank-validated insights into your borrower's current financial assets. It's simple. It's real-time. It's a better way to decision.

- Data delivered:

Account owner(s)  
Account type and location  
Customizable date range

180 days of validated transactions  
Current, 2, and 6 month average balances



Income

- Easily identify and validate income streams so you can mitigate risk with real-time data and supplement your existing decision models.

- Data delivered:

Financial institution for each account  
Up to 24 months of deposit transactions

Average monthly income  
Historical and estimated annual income



Employment

- Real-time digital employment verification cross-verified from multiple data sources (transactions, payroll, paystub) that is easily tied to verified income streams.

- Data delivered:

Currently employed (last pay date)  
Employer name  
Up to 36 months of employment details



Cash Flow

- Better assess and manage risk using smart data insights that inform your cash flow and other financing models. Our cash flow data is also FCRA-compliant for personal lending.
- Data delivered:
 

Trending and balance insights	Identification of potential transactions from other lenders
Inflow and outflow transaction streams	Customizable attributes are also available
Credit vs. debit analysis for consolidated view of cash flow	



Transactions

- Real-time transaction data with easy refreshes for up-to-date borrower insights, all in an FCRA-compliant report.
- Data delivered:
 

Credits	Loan Transactions
Debits	Investment Positions
Fees	Account Balances
Merchant Name	Descriptions



Statements

- Receive key account data not available via other data sources on statements direct from your customer's FI, again in an FCRA-compliant report.
- Data delivered:
 

Transactions	Customer address
Account balances	Statement direct from FI



Scoring Attributes

- Define and receive targeted scoring attributes derived from deep analytics of identified consumer-permissioned accounts.
- Attributes derived from:
 

Transactions	Balances
Payee types	More
Payment streams	

## Built for your use case

Put the multiple data sources to use in any way you need. Our data can be used across the lending spectrum from mortgage and personal lending to auto and SMB. More of the best data offers greater insights into your borrowers'—individuals and businesses—financial situations for the most effective risk management.

It's not just the data, but how you receive it. Our data is flexible and adaptable in how it's delivered to you and fits into your workflow and processes.

The format you need, when you need it, with the most up-to-date data available.

## A platform for innovation

*Finicity Lend*<sup>™</sup> is powered by Finicity's open banking platform, which means it provides the digital-first experience consumers demand and data insights you need for the most accurate decisioning. Finicity leverages its industry-leading connections to financial institutions across the US and Canada to provide secure access to the rich data sources needed for next-gen lending.

Consumers get the best experience. Lenders get the best insights while reducing risk.

### The best data.

It's about the highest-value data. Real-time. Comprehensive. Permissioned by the consumer for your unique use case. It's also about Finicity's intelligence layer that enriches data and makes it smarter and more valuable for your uses. It's all about increased accuracy and efficiency from start to finish.

### The best sources.

Direct from borrowers' financial accounts. This means better data. Whether it's bank accounts, paystubs or payroll providers, you get accurate, reliable, consistent, and all the data elements needed for your lending use case.

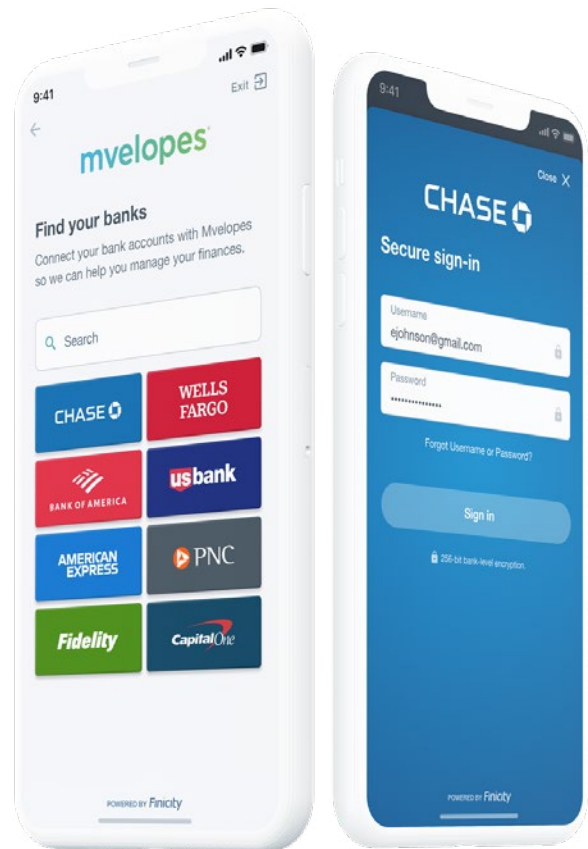
### The best way.

Finicity provides the most consumer-centric experiences for your lending process. Consumers are empowered to permission data access. They feel connected. In control. Consumers and lenders are also protected with FCRA-compliant reports. As a CRA we don't just say we're compliant, we're required to be.

## The better way to lend

In today's digital economy, both lenders and borrowers expect more. Finicity's open banking platform exceeds the expectations of those on both sides of the transaction by delivering the best data, from the best sources, and in the best way. Now with *Finicity Lend*<sup>™</sup>, access smart insights for superior lending decisions.

Finicity's status as the only financial data aggregator that is a Consumer Reporting Agency (CRA) ensures that Finicity's consumer-permissioned data will meet the legal requirements of the Fair Credit Reporting Act (FCRA). Finicity's position as a CRA ensures consumers have the ability to review, dispute, and correct any inaccurate information used. This offers the most consumer-centric, consumer-friendly approach to aggregated data used within the credit-decisioning process.



Connect with a Finicity business representative to discuss your lending use-case: [Business.Development@Finicity.com](mailto:Business.Development@Finicity.com)

See our solutions in action. Read what our customers are doing with Finicity Lend<sup>™</sup> [finicity.com/customer-stories](https://finicity.com/customer-stories)