



# Cash Flow Analytics for Smarter Lending Experiences

In these unique times, traditional risk assessment methods for lenders can be shortsighted or even unreliable. Innovative lenders are looking to anchor themselves to the highest-value data, which includes a borrower's real-time financial account data accompanied by rich data attributes to gain deeper insights. At the same time, they're looking to improve the lending experience for their customers.

This is where Finicity comes in, providing access to the right data from the right sources and **in the right way.**

## Actionable Insights

What is Finicity smart data? In seconds, Finicity's cash flow analytics can analyze a borrower's credits, debits, and balances over a 24-month period and deliver an array of rich, extensive cash flow data attributes for a more complete story of a borrower's financial situation. These real-time data attributes can help lenders better assess and manage risk at a glance. **It's the smart choice for today and tomorrow.**

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

## The Right Way

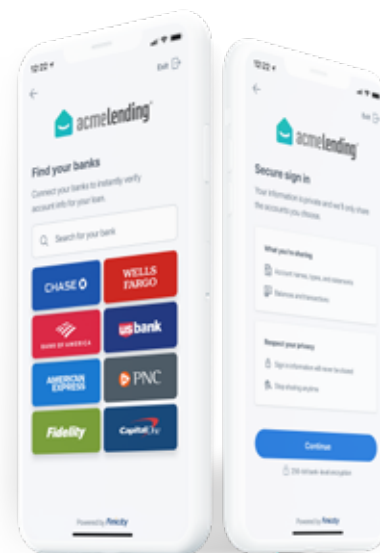
With over a decade of experience, Finicity ensures the most consumer-centric and lender-friendly delivery model. Providing maximum connection reliability and high-quality data with always-on, always-there support capabilities.



### The Best Experience

Lenders receive personal or business account data from their borrowers through a simple yet secure digital permissioning process. Because Finicity is a CRA<sup>1</sup>, when the borrower is using personal accounts, they will always maintain transparency, control, and access to the data used in their credit-decisioning process directly through Finicity. This is a unique capability available from Finicity. It's the right way because it's the best experience for your consumers.

The data is passed digitally (via JSON) from Finicity's open banking platform to the lender. The lender also receives a PDF report to help visualize the cash flow data.



### The Best Results

Our Cash Flow Analytics do the following:

- Automates underwriting processes, eliminating the time and costs of manual related work
- Provides real-time, accurate, bank-validated cash flow data up to a 24 month historical period
- Easily informs cash flow forecasts and other financial models
- Provides FCRA-compliant services on personal accounts
- Enhances the customer experience
- Opens up new lending opportunities

Finicity analytics are a core capability of our open banking platform. As market leaders in open banking, we are enabling transformation across financial services experiences. Which means access to the best, real-time data, fair credit-decisioning and a better lending experience for everyone.

Learn more from a Finicity business representative:  
[Business.Development@Finicity.com](mailto:Business.Development@Finicity.com)

Learn more about Finicity's other Lending API solutions: [Finicity.com/Credit-Decisioning](https://Finicity.com/Credit-Decisioning)

<sup>1</sup> Finicity is a Consumer Reporting Agency (CRA) and regularly undergoes stringent compliance audits. In accordance with the federal Fair Credit Reporting Act (FCRA), Finicity provides transparency, control, and access of a consumer's data directly to the consumer through a formal credit dispute and disclosure processes via the Finicity consumer portal, all while ensuring data accuracy.