

Innovis credit data helps customers make better decisions



Innovis finds borrower files that the other bureaus miss. This helps our customers make the most of every application (instead of throwing them away as a no-hit) and helps our customers improve customer experience and approve more good business.

The Problem:

A customer experienced a high volume of no-hit applications and reached out to see how Innovis could help. The customer provided 67,000 no-hit applications from mid-2019 and a retroactive analysis was performed that delivered promising results.

Key Findings:

- 1 67,000 consumers were not found by other bureaus
- 2 36% of the “no-hits” **were found** by Innovis
- 3
 - 94% of the newly matched consumers had 2+ trades
 - 98% had at least 12 months of history
 - 89% had no severe delinquency within last 24 months
- 4 Lenders can perform quality risk assessments and approve more customers



The Bottom Line:



Clean Data: Make the most of each application by finding consumers that might otherwise be missed



Customer Benefits: Receive the information you need to safely approve more applicants and improve customer experience