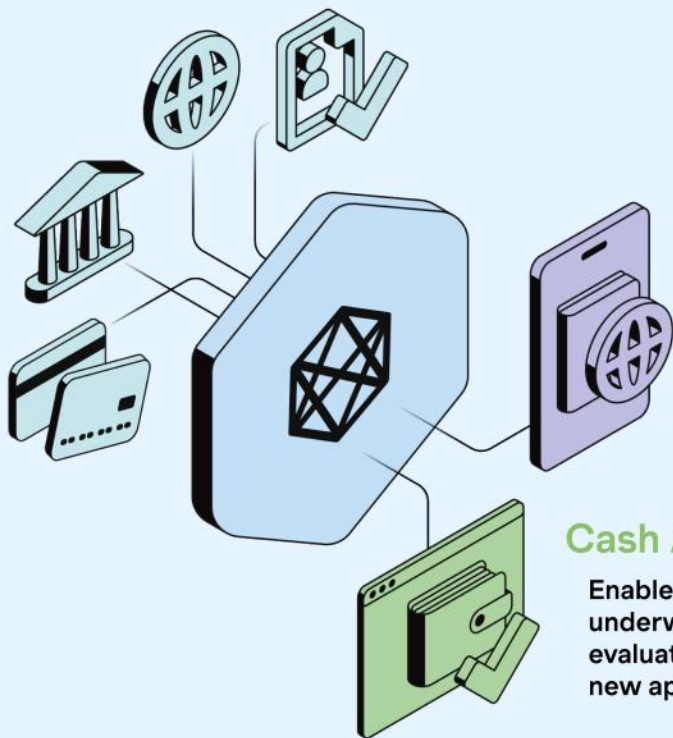




# NOVA CREDIT

Bridging a world of consumer-permissioned data to unlock new credit opportunity



## Credit Passport®

Access over 1 billion global credit profiles and insights

## Cash Atlas™

Enable cash flow underwriting and evaluate millions of new applicants

TRUSTED BY

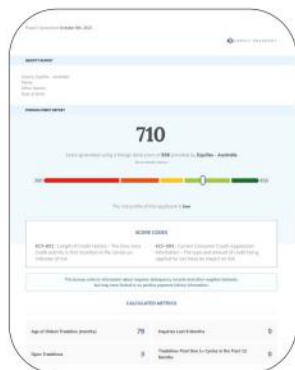




# Credit Passport®

## Extend Credit to a World of New Customers

Credit Passport® opens access to international credit data through consumer permissioning to help lenders serve the newcomers market, building loyal customers for life. Create a fully branded API experience for your customers with Credit Passport®.



*Credit Passport® makes decisioning easy with a U.S.-equivalent credit score and other metrics familiar to lenders.*

## How Credit Passport® Works

**1** Customer inputs personal data and permissions

**2** Nova Credit retrieves and translates the international credit report

**3** You make informed credit decisions about your new customers

## Benefits

- ✓ Acquire new customers via the largest driver of U.S. population growth
- ✓ Increase originations profitability with confidence
- ✓ Improve risk assessment for international arrivals
- ✓ Build brand loyalty through financial inclusion

## Lending Industries



FINANCIAL INSTITUTIONS



AUTO



TENANT SCREENING



TELCO



## Cash Atlas™

### Grow Your Book with Second Look

Get a leg up over traditional credit data to make more informed decisions on thick-file, thin-file, and no-file consumers. Cash Atlas™ analyzes bank transaction data to provide you with an FCRA consumer report, generating a complete risk profile to assess consumer affordability and likelihood to repay.



*The consumer can enable an unparalleled view into their financial situation — all from within your digital application!*

### How Cash Atlas™ Works

**1** User permissions bank account(s)

**2** Nova Credit normalizes data into actionable insights

**3** You make better credit decisions

### Benefits

- ✓ Attributes proven to predict risk
- ✓ Source-agnostic data is normalized for consistent risk behavior interpretation
- ✓ Connect instantly to consumer-permissioned data

### Using Cash Atlas™ for VOI



Using Cash Atlas™ can improve your income verification rates and provide a seamless consumer experience to accurately and seamlessly automate income assessments where traditional methods fall short.

Contact us at [connect@novacredit.com](mailto:connect@novacredit.com) to request a validation study today!



## Why Nova Credit?

### **FCRA Consumer Report**

Nova Credit operates as a consumer reporting agency under the Fair Credit Reporting Act (FCRA). Our clients can approve, decline, and send adverse action notices, while we manage disputes.

### **Expert Analytics and Guidance**

Nova Credit is led by a team of experts in credit risk and lending. Our dedicated services team delivers trusted integration services, strategic advice, and ongoing support.

### **Global Reach**

We have built partnerships to access over 1 billion credit profiles around the world, so your consumers can put their best foot forward and you can make more informed credit decisions.

### **Purpose Built for Credit Risk**

Our solutions are specifically designed to predict creditworthiness by transforming new data sources into proven risk insights.



### — GET IN TOUCH —

#### EMAIL

[connect@novacredit.com](mailto:connect@novacredit.com)

#### OR GO TO

[www.novacredit.com](http://www.novacredit.com)  
TO GET STARTED

