**Transactional Data and Credit Risk**

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The emergence of Open Banking has the potential to transform a customer’s credit journey and how a customer is treated by a lender. There is an ever growing focus on how to leverage the unparalleled richness of transactional data to improve risk assessment throughout the credit lifecycle.

This presentation will explore the use of transactional data for predicting credit risk with a focus on the analytics and techniques that make this possible, where transactional data adds most value and how together transactional data and traditional CRA data can power better lending decisions.

The key points addressed will include:

* A comparison of transaction data versus traditional CRA data in assessing credit risk.
* The benefits of combining CRA data and transactional data analytics together to split risk more powerfully.
* How transactional data can transform the treatment of consumers with “thin” credit files
* The analytical techniques used to drive the most value from the granular data.
* Insights into specific segments and transactional features that are highly predictive and the rationale behind them.