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Equifax expands access to cash flow data solutions for confident decisioning

Expanded collaboration with Mastercard Open Finance extends access to consumer-permissioned financial insights alongside Equifax credit data

- Equifax is providing more open banking choice for lenders and fintechs through consumer-permissioned insights from Mastercard Open Finance.
- Lenders and fintechs can choose the cash flow data option that fits their needs and use it alongside Equifax credit data in their credit decisions.
- Cash flow data insights allow individuals to build a more complete financial profile, helping lenders expand access to credit to the 76.1 million thin-file or credit-invisible consumers in the U.S.¹

ATLANTA, Oct. 16, 2026 /PRNewswire/ -- [Equifax](#)® (NYSE: EFX) is expanding its open banking solutions with the addition of consumer-permissioned insights enabled via Mastercard Open Finance, giving lenders and fintechs more choice in the open finance provider they use alongside the Equifax consumer credit file. Mastercard Open Finance's Cashflow Analytics, Payment Risk Insights and Transaction Report are now available to Equifax customers.



Building on a longstanding commitment to expanding financial access, the full suite of Equifax Open Banking Solutions utilizes consumer-permissioned cash flow insights to integrate bank transaction data, attributes, or scores into lending and portfolio management strategies. This enhanced visibility helps consumers create a more robust personal financial profile and enables financial institutions to responsibly broaden credit access and streamline approvals for the 76.1 million thin-file or credit invisible U.S. consumers¹.

These expanded solutions convert complex bank transaction streams into actionable, real-time credit intelligence designed for seamless integration into existing underwriting stacks:

- Cashflow Analytics analyzes up to 24 months of credits, debits, and balances to produce cash flow attributes lenders can use in underwriting.
- Payments Risk Insights delivers a score that helps lenders predict repayment risk and spot early signs of repayment stress.
- Transaction Report provides six+ months of cleansed, categorized, and enhanced bank transaction data, giving lenders more flexibility to utilize cash flow in their underwriting and decisioning models.

"Financial institutions have diverse operational needs, meaning a single cash flow partner

does not necessarily fit each organization's needs. Our goal is to give our customers the flexibility to choose the open finance provider that works for them and provide that data alongside Equifax credit and alternative data to make confident decisions that can open up new opportunities for consumers," said Jacob Osborne, Senior Vice President and General Manager, Fintech and Payments at Equifax.

Each organization's requirements for cash flow data can vary across product types from personal loans to credit cards to commercial credit lines, because each carries its own repayment structure, risk profile, and decisioning needs. Equifax gives lenders a choice of solution and open finance provider to best fit its specific consumers, systems, and strategy. This open approach is designed to eliminate integration friction, speed up deployment, and help lenders make confident decisions across every product line.

"As lenders and fintechs look to gain a more complete view of financial health, access to trusted, consumer-permissioned cash flow insights becomes increasingly important," said Bart Willaert, Executive Vice President, Open Finance, Americas, Mastercard. "Our collaboration with Equifax will help organizations make faster, more confident decisions while unlocking new opportunities to expand access to credit."

Whether a lender prefers to analyze detailed attributes or rely on ready-made scores that leverage bank transaction data, Equifax can help through our [Equifax Open Banking Solutions](#).

Mastercard Open Finance solutions are provided by Finicity Corporation, a Mastercard company.

¹ Equifax data and analytics

ABOUT EQUIFAX INC.

At [Equifax](#) (NYSE: EFX), we believe knowledge drives progress. As a global data, analytics, and technology company, we play an essential role in the global economy by helping financial institutions, companies, employers, and government agencies make critical decisions with greater confidence. Our unique blend of differentiated data, analytics, and cloud technology drives insights to power decisions to move people forward. Headquartered in Atlanta and supported by nearly 15,000 employees worldwide, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe, and the Asia Pacific region. For more information, visit [Equifax.com](#).

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