

Experian Cashflow Attributes for commercial lenders

Add business cash flow to traditional credit data to assess repayment capacity, spot strain sooner and give your models more evidence, particularly when credit history is thin.

Traditional commercial credit data provides a proven view of how a business has borrowed and repaid over time. Bank transaction data complements that foundation with a current view of cash inflows, outflows, available balances and how those patterns are changing. Experian Cashflow Attributes for commercial lenders transforms this activity into more than 500 analytics-ready attributes that can be used alongside the commercial credit data you already rely on — adding greater depth and context to help strengthen the evidence behind lending decisions.

Benefits



See repayment capacity beyond a thin credit file

Cash flow provides a current view of what a business earns, how consistently money comes in and how much of that cash is already committed, adding valuable context when traditional credit data alone doesn't tell the full story.



Catch signs of strain earlier

Falling balances and insufficient funds can signal growing financial pressure on a business as it develops, giving you another indicator to assess before that pressure is reflected in the credit file.



Add evidence your credit file may be missing

Evaluate more than 500 analytics-ready attributes within your existing models, while avoiding the time and complexity of building and maintaining your own transaction categorization capability.

Features



Commercial context built in

Categorizes up to 99.8% of commercial bank transactions, including supplier payments, B2B revenue and card payments, so the data reflects how businesses transact.



A clear view of business health

More than 500 attributes answer four questions: Is the business strong, steady or under strain, and where is it heading?



Fits the data and workflow you already use

Send your own bank data or data from a third-party provider as a one-off file, scheduled file or live connection at application.

Experian Cashflow Attributes for commercial lenders

Business transactions tell a different story

Our categorization approach is trained on commercial banking data to distinguish activity such as supplier, payroll and card payments, turning business-specific activity into consistent inputs for lending decisions.

Keep the commercial credit foundation and add cash flow in the same solution

Building the categorization yourself means maintaining it over time. Buying cash flow elsewhere may leave commercial credit data separate. Experian brings the two together, with one team.

Decision-ready insights based on real-time transactions

Strength

Liquidity, balances, revenue scale and gross operating cash generation

Stability

Revenue recurrence, concentration, timing consistency and reporting quality

Stress

Debt burden, negative cash flow periods, fixed-cost rigidity and suspicious activity

Trajectory

Change metrics, 90-day forecasts, downside bands and uncertainty-adjusted signals

How it works

Send business bank account and transaction data from your own source or a third-party provider. Our commercial banking rules sort transactions into 16 categories and 105 subcategories, then calculate more than 500 attributes.

Choose a one-off file to test past decisions, a scheduled file to monitor the portfolio or a live connection to return attributes during an application.

Use cases

Underwriting

Add evidence when commercial credit history is limited.

Portfolio management

Surface negative balances and insufficient funds earlier.

Model building

Test more than 500 new inputs against the models you already run.

See what cash flow could change in your decisions

Send us business bank account and transaction data, anonymized if you prefer. We'll add the attributes and show where cash flow could have changed the information available for past lending decisions.

Contact your Experian account executive or visit

<https://www.experian.com/business/products/cashflow-attributes>.