

# Access International Credit Reports

Acquire millions of new-to-country borrowers through a single partner

## The Opportunity for U.S. lenders

Nova Credit is a cross-border credit bureau operating under the FCRA. We provide a gateway to credit reports from around the globe by partnering with the leading bureaus in international markets and unlocking that data here in the U.S. No more unnecessary rejections, manual screening processes, or poor risk management.



Most importantly, these new-to-country consumers are a source of **prime, underserved, and credit active customers**.

# 46M

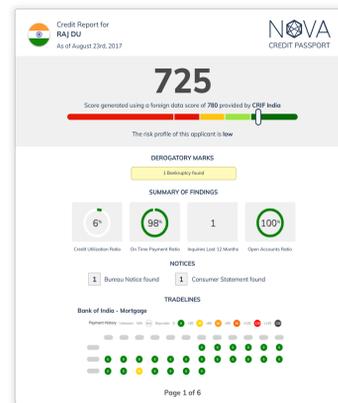
Immigrants in the U.S.  
today & growing

# 10M

Recent prime  
U.S. newcomers

Immigrants are the single most attractive growth segment for U.S. lenders. Between 2015 and 2065, new-to-country consumers are projected to account for 88% of the U.S. population increase, or 103 million people. Moreover, the average newcomer applies for 5 financial products in their first 2 years in the United States. These immigrants are highly creditworthy, with low defaults and high stickiness.

## What's included in a Nova credit report?



- ✓ U.S. equivalent credit score
- ✓ Aggregate risk attributes
- ✓ Tradelines & repayment history
- ✓ Additional data such as bureau notices, inquiry & employment history etc.

These credit reports represent familiar data that is post-processed to be compliant with U.S. regulation as well as standardized across countries. Effectively, the Nova Credit Passport™ is a single credit report format, recognizable by all risk, operations and compliance teams at financial institutions.

## Partnering with Nova Credit

We are serving international credit reports to large U.S. banks, fintech companies, as well as real estate players. For each of our partnerships, we are able to offer light-touch integrations requiring minimal tech resources or custom API integrations into your decisioning system.

We are established as a Reseller Consumer Reporting Agency (CRA), acting under the U.S. Fair Credit Reporting Act (FCRA) and regulated by the FTC and CFPB.

We take pride in our high-touch customer service and are constantly seeking ways to improve.

To learn more visit [www.neednova.com](http://www.neednova.com).

## About Nova Credit

Nova Credit is an award-winning company headquartered in San Francisco. The Nova Credit team hails from all over the world and many have experienced firsthand the challenge of not having a U.S. credit history, which can prevent access to housing and credit. The team is backed by Index Ventures, NYCA, Core Innovation Capital, and First Round Capital.

# NOVA

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