EDGE announces 45th lender live on end-to-end cashflow insights platform as cashflow data & risk insights gain momentum

Cashflow analytics pioneer reports strong growth in first half of year, including its two millionth consumer identity milestone

CHICAGO, IL, UNITED STATES, August 11, 2025 /EINPresswire.com/ -- EDGE, the pioneer and leader in cashflow analytics for lenders, today announced record growth during the first half of 2025, highlighting strong adoption of its risk assessment solutions serving credit unions, fintechs, and other consumer lenders throughout the United States.

EDGE announces 45th lender now live on its end-to-end cashflow insights platform as cashflow data and risk insights gain strong momentum

Since the start of the year, the company activated a 45th lender on its comprehensive cashflow insights platform while maintaining strong retention and organic growth among existing clients. Lenders use EDGE to see opportunities and risks for consumers who are misrepresented by traditional credit scores. To understand a consumer's true risk, an additional 10 lenders have signed with EDGE and are currently being onboarded, with further signings imminent.

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> *Brian Reshefsky, CEO of EDGE*

Strengthening its proprietary data advantage, EDGE also processed its two millionth unique consumer identity in the most recent quarter, marking approximately 40% expansion of its data lake during 2025 alone. The growing data lake of unique consumer identities enhances EDGE's machine learning models and strengthens the predictive power of its cashflow-based risk assessments. This expanded dataset particularly benefits lending decisions for consumers with thin or no traditional credit history, including recent immigrants, young adults, and other

underserved populations.

Supporting EDGE's strong growth, the first half of 2025 saw continued expansion within the credit union industry, with three new institutions joining the network: Pyramid Credit Union, Magnolia Federal Credit Union, and Meadow Grove Credit Union. These additions strengthen EDGE's position as the leading first-party and consumer-permissioned data solution for credit unions.

"These milestones reflect the fundamental shift happening in consumer lending toward more inclusive, data-driven underwriting," said Brian Reshefsky, CEO of EDGE. "Almost half the U.S. population is unserved or underserved by traditional risk-scoring methods that look only at past payments and balances of credit accounts as a proxy for future risk. Lenders are recognizing that traditional credit scoring misses millions of creditworthy consumers, and cashflow analytics provides the complete financial picture needed to serve underbanked populations responsibly."

EDGE also enhanced its platform capabilities and upgraded its data aggregation infrastructure, including a customizable frontend widget that streamlines consumer account connections. The company recently partnered with MX Technologies, Inc. to integrate MX's account aggregation and account verification capabilities with EDGE's risk assessment solutions. With this partnership, EDGE improves on its best-in-class account connection success rates with maximum data quality to deliver more conversions from lead to loan and even higher fidelity decisions on a complete financial picture.

To enable credit unions to better leverage first-party member data, the EDGE team also participated in user conferences for its first two core integrations – Corelation and CU*Answers – and advanced two additional integrations with credit union core systems and loan origination systems.

Built by lenders for lenders, EDGE is the pioneer in cashflow analytics, with roots in successful lending operations spanning over two decades and extensive cashflow underwriting experience dating back to 2017. The company's comprehensive end-to-end cashflow insights platform is the only solution that addresses use cases from lead to loan and beyond. As a Consumer Reporting Agency, EDGE delivers cashflow insights that are not only predictive but also actionable for compliance purposes, combining institutional expertise with consultative support to enable financial institutions of all sizes to successfully implement cashflow analytics

About EDGE
EDGE helps lenders automate operations and enhance decision-making with cashflow data and risk insights that unlock a more complete, current picture of consumers' financial health. Developed through real-world lending experience and machine learning, EDGE allows lenders to approve applicants with thin or no credit history like, recent immigrants, young adults, and other underserved populations. As a consumer reporting agency (CRA) built on cashflow data, EDGE's risk attributes and scores are the only cashflow underwriting tools proven through profitable

loan performance at scale.

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