

EDGE Cashflow Analytics Named Finalist for Best LendTech Solution: Consumer Lending by Fintech Futures

CHICAGO, IL, UNITED STATES, April 21, 2026 /EINPresswire.com/ -- [EDGE](#), the cashflow bureau, today announced it has been named a finalist for Best LendTech Solution: Consumer Lending in the [FinTech Futures Banking Tech Awards USA 2026](#). The Banking Tech Awards celebrate excellence and innovation in the banking technology sector, recognizing outstanding achievements. The Best LendTech Solution category recognizes platforms that are advancing how lenders assess risk, make credit decisions, and serve borrowers, areas where EDGE has distinguished itself through profitable loan performance for lending partners.



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Built by lenders for lenders, EDGE operates as a cashflow bureau and Consumer Reporting Agency (CRA), issuing consumer reports derived from cashflow data to support compliant



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consumer risk assessment and decisioning. Lenders use EDGE's cashflow consumer reports to identify opportunities and risks for consumers misrepresented by traditional credit scores.

For roughly half the U.S. with traditional credit scores below prime, cashflow insights unlock a more complete financial picture of true risk. EDGE provides income verification capturing non-traditional sources, risk scores developed through years of practical application, and post-origination portfolio management. This offering is

grounded in a consultative approach that translates cashflow insights into actionable strategies to drive growth, mitigate risk, and improve customer relationships.

“Being named a Banking Tech Award finalist affirms what we’ve built EDGE to do: give lenders the tools to make smarter, more accurate credit decisions for borrowers that traditional models overlook,” said Brian Reshefsky, CEO of EDGE. “The EDGE Score™ and our cashflow risk attributes are the only assessment tools with proven performance at a network level, and this recognition reflects the real-world value that’s delivering for our lending partners.”

Since onboarding EDGE, lenders have increased approval thresholds in subprime segments without increasing portfolio risk. Fintech lender Braviant Holdings, for example, saw conversion rates increase by 5% across its funnel with particular improvement for thin-file and underbanked applicants. Magnolia Federal Credit Union saw a similar 6% uplift for self-employed applicants who lack traditional paystubs for income verification.

EDGE's milestone of serving financial institutions with over \$1 billion in combined assets reflects meaningful market validation of its cashflow consumer reporting infrastructure. This milestone includes deployment at LincOne Federal Credit Union, a Lincoln, Nebraska-based institution operating on the CU*BASE core system.

Integrations with the Corelation, CU*BASE, and Jack Henry Symitar core banking systems are noteworthy as they demonstrate EDGE's unique ability to combine open banking data from external financial institutions with lender-held core and servicing data within regulated environments. This approach creates a unified, decision-ready view of financial health that was previously difficult to achieve at scale.

The Banking Tech Awards ceremony takes place May 28 in New York. EDGE joins fellow finalists in the Excellence in Tech Awards category for software and service providers, representing the most innovative companies in banking technology.

About EDGE

EDGE is the cashflow bureau. EDGE delivers decision-ready insight into borrowers' financial health, helping lenders strengthen underwriting, improve member relationships, and support more inclusive lending. 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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