

EDGE Strengthens Noncredentialed Lead Screening with Smarty-Powered Verification

CHICAGO, IL, UNITED STATES, June 30, 2026 /EINPresswire.com/ -- [EDGE](#), the cashflow bureau helping lenders turn bank transaction data into decision-ready consumer insights, today announced an enhanced noncredentialed offering with [Smarty](#)-powered verification capabilities. The enhancement strengthens EDGE's top-of-funnel Lead Screening solution by validating and standardizing consumer addresses alongside recent cashflow insights before requiring new account connections from applicants, supporting more confident marketing, underwriting, and loan servicing workflows.



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Consumer lenders increasingly need decision-ready data that reflects both a borrower's financial reality and the accuracy of the consumer information used across the lending lifecycle. At the

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Brian Reshefsky, CEO of EDGE

top of the funnel, that means being able to evaluate consumers earlier, with cleaner records and fewer steps for applicants. By incorporating Smarty-powered verification, EDGE helps lenders reduce friction caused by incomplete, inconsistent, or inaccurate data while strengthening confidence in consumer records used for lead screening, credit risk assessment, and relationship management.

Built by lenders for lenders, EDGE operates as a cashflow bureau and consumer reporting agency, issuing cashflow-derived consumer reports with bureau-like income verification attributes, scores, and credit risk analytics informed by real-world loan performance from a growing network of financial institutions and fintech lenders. Because consumers authorize EDGE to retain cashflow data, EDGE can deliver recent cashflow insights that support lender workflows beyond a single application. Lenders can apply those insights across the consumer credit lifecycle – including top-of-funnel lead screening and acquisition decisions to identify

opportunities and risks for consumers misrepresented by traditional credit scores.

Smarty's verification technology helps organizations validate, standardize, and enrich consumer records through scalable APIs. Processing billions of addresses daily, Smarty delivers address verification, autocomplete, rooftop geocoding, and data enrichment capabilities that help organizations improve the accuracy and usability of location-based data at scale. Within EDGE's platform, the integration helps improve the quality and usability of consumer identity and location data that lenders rely on throughout the customer lifecycle, including before a new bank connection is requested.

"EDGE was built to help lenders see consumers more clearly, especially when traditional credit scores do not tell the full story," said Brian Reshefsky, CEO of EDGE. "By adding Smarty-powered verification capabilities, we're strengthening the data foundation for EDGE's noncredentialed insights – helping lenders better evaluate consumers earlier, with great confidence and less friction for applicants."

EDGE's offering extends beyond cashflow underwriting with industry-first, full-lifecycle solutions spanning noncredentialed Lead Screening and post-origination loan servicing. The addition of Smarty-powered verification supports cleaner consumer records, stronger top-of-funnel decisions, and more reliable insights across lender workflows.

"Financial services teams can't move confidently without accurate data from authoritative sources," said Brent Francom, Director of Product Management at Smarty. "By bringing Smarty verification into EDGE, we're giving lenders the cleanest possible starting point to evaluate consumers, manage relationships, and make more confident decisions across the customer lifecycle."

The enhanced noncredentialed offering is now available through EDGE. Lenders interested in learning more about EDGE's cashflow bureau platform, noncredentialed Lead Screening, and full-lifecycle lending solutions can visit edgescore.com.

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.

About Smarty

Processing billions of addresses daily with industry-leading accuracy, Smarty simplifies the complexities of location intelligence through best-in-class address verification, autocomplete,

rooftop geocoding, and data enrichment. From SMBs to Fortune 500s, hundreds of global companies rely on Smarty's cloud-native APIs and powerful integrations to solve critical challenges that begin or end with an address. Learn more at smarty.com.

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