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EDGE reports 70% lender network growth as consumer coverage reaches 5 million

Record platform activity and continued product innovation underscore momentum for EDGE, the cashflow bureau and consumer reporting agency.

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CHICAGO, IL, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- EDGE, the cashflow bureau and consumer reporting agency, today announced strong growth in the first half of 2026, including 70% year-over-year growth in its lender network, consumer coverage reaching 5 million unique consumers, record platform activity, and expanded capabilities across the credit lifecycle. The results reflect growing participation across financial institutions and nonbank lenders alongside continued investment in product innovation.

H1 2026 Highlights

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>
> *Brian Reshefsky, CEO of EDGE*

- The EDGE network grew 70% year over year to 76 participating lenders, including 12 lenders added during the first half of 2026.
- Bureau coverage reached 5 million unique consumers – nearly 50% growth from H1 2025 and approximately 30% growth from H2 2025 – predominantly nonprime borrowers and individuals with thin or no traditional credit files.
- EDGE signed three new data partnerships, expanding its partner ecosystem and laying the groundwork for a broader range of insights through its platform.
- Adoption accelerated for EDGE’s lead screening capabilities, which use existing cashflow intelligence for eligible consumers without requiring a new account connection.
- Continued R&D expanded EDGE’s cashflow attributes and delivered new and enhanced scores, helping lenders resolve decisions with greater precision throughout the credit lifecycle.

Lenders use EDGE to access and analyze consumer-permissioned financial data, turning lender-held and externally sourced banking data into compliant, decision-ready intelligence from lead screening through underwriting and servicing. As the cashflow bureau and a consumer reporting agency, EDGE delivers cashflow-derived reports, attributes, and scores that complement traditional credit data, helping lenders identify risk and opportunity that conventional methods may miss.

Lender Network Expands 70% Year Over Year

EDGE added 12 new customers in the first half of 2026, bringing its network to 76 participating lenders – 70% growth year over year and nearly 20% since the end of 2025. The expansion reflects growing demand from lenders seeking to incorporate cashflow intelligence into decisions across the credit lifecycle.

Credit unions represent an increasingly important part of that opportunity. Building on its work with nine credit union partners, EDGE has continued to invest in the integrations, workflows, and industry relationships needed to support broader adoption. The company is expanding credit union access to EDGE through integrations with Jack Henry's Symitar core and the Sync1 loan origination system and recently sponsored the Corelation and CU*Answers user conferences, building on the foundation established with its initial credit union partners to expand both the sources of member data EDGE can analyze and the channels through which credit unions can access its cashflow insights.

Bureau Coverage Reaches 5 Million Consumers

EDGE's bureau coverage reached 5 million unique consumers in the first half of 2026 – nearly 50% growth from H1 2025 and approximately 30% growth from H2 2025. The network is concentrated among nonprime borrowers and individuals with thin or no traditional credit files – populations that traditional credit data cannot adequately assess.

The value of that coverage extends beyond the application in which a consumer first connects an account. As a cashflow bureau, EDGE can identify consumers whose accounts were previously connected and provide participating lenders with eligible cashflow intelligence without the friction of a new account connection. EDGE establishes the initial connection to a consumer's financial account on behalf of lenders and, with the consumer's permission, may maintain that connection and use the resulting data to respond to subsequent eligible requests, subject to data availability and applicable law. Participating lenders also contribute outcomes from loans originated using EDGE analytics, helping strengthen and refine the insights available across the network.

Usage across the EDGE platform grew 200% year over year, driven by broader use of EDGE across the credit lifecycle including accelerating adoption of lead screening with previously permissioned cashflow data.

“Reaching five million consumers is not simply a measure of how many applications EDGE has analyzed,” said Brian Reshefsky, CEO of EDGE. “It represents a growing base of cashflow intelligence that can be recognized, refreshed, and reused to help lenders evaluate leads before application and make better-informed decisions throughout underwriting and servicing.”

Expanded Analytics Deepen Behavioral Cashflow Intelligence

EDGE expanded the breadth and depth of intelligence lenders can draw from consumer-permissioned banking data during the first half of 2026. The enhanced attributes build on transaction classification and point-in-time measurement to provide deeper analysis of patterns and trends across income, liquidity, and obligations for lender decisions across the credit lifecycle.

New and enhanced cashflow scores synthesize those signals into more actionable measures of financial health and repayment risk. Together, the expanded attributes and scores help lenders understand not only how a consumer earns, spends, and saves but also what that history indicates about capacity, liquidity, and financial stability.

“Lenders are already asking questions that traditional credit data can't answer: Is this consumer paying loans that aren't reported to the major credit bureaus? What does their rent burden look like? Are behaviors like gambling creating additional financial risk?” said Reshefsky. “Our expanded attributes and scores address those questions and many more with precise, actionable insights.”

Product Innovation Expands Lender Decision Support

EDGE also continued to improve the account-connection experience, making it faster, clearer, and more trustworthy for consumers. These enhancements help lenders reduce friction, improve application completion, and increase conversions to funded loans.

Adoption also accelerated for EDGE’s lead screening capabilities, which use previously permissioned cashflow data to help lenders better qualify leads before application without requiring a new account connection. Together, these developments expand lenders’ ability to apply cashflow intelligence from lead screening through underwriting and servicing.

Expanding the Data Partner Network

EDGE signed three new data partnerships in the first half of 2026, expanding its partner ecosystem beyond open banking providers and core processing systems to lay the groundwork for a broader range of insights through its platform. The agreements span traditional and alternative data sources, reinforcing EDGE’s strategy to deliver a more complete view of consumers’ financial health by combining its cashflow intelligence with more of the information lenders use to evaluate applicants and borrowers.

Taken together, EDGE’s gains in lender participation, bureau coverage, platform usage, and product capabilities alongside its expanded partner ecosystem reflect broader adoption of cashflow intelligence from lead screening through underwriting and servicing.

About EDGE
EDGE is the cashflow bureau and a consumer reporting agency that turns consumer-permissioned banking data into compliant, decision-ready intelligence across the credit lifecycle. The platform combines lender-held and externally sourced data to deliver cashflow reports, attributes, scores, and insights that complement traditional credit data. Built from real-world lending experience, EDGE helps financial institutions and nonbank lenders identify risk and opportunity that conventional methods may miss.

Media Contact
Media Relations, EDGE, 1 312-205-8996, media@edgescore.com, edgescore.com

Media Relations
EDGE
+1 312-205-8996
email us here
Visit us on social media:
LinkedIn
