

EDGE Expands Score Suite for Smarter Decisions Across the Consumer Credit Lifecycle

The cashflow bureau adds two new scores and an upgraded EPD Score to help lenders assess near-term repayment risk, liquidity, and account health.

CHICAGO, IL, UNITED STATES, August 18, 2026 /EINPresswire.com/ -- [EDGE](#), the cashflow bureau and consumer reporting agency built by lenders for lenders, today announced two new cashflow scores and an upgraded Early Payment Default Score, expanding its score suite to support more precise decisions from lead screening and underwriting through funding and post-origination monitoring.



EDGE Expands Score Suite for Smarter Decisions Across the Consumer Credit Lifecycle

The expanded EDGE Score suite gives lenders three complementary views of a consumer's financial position: the risk that a new credit obligation will default early, whether liquidity is likely

to remain stable over the next several weeks, and the consumer's current account health. Built on a shared cashflow foundation but designed around distinct questions and outcomes, the scores can be used individually or together wherever lenders need greater clarity – from before application through the credit decision and across the full lending relationship.

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Traditional credit scores are principally designed to estimate default risk at origination, yet lenders have historically applied them across a much broader range of decisions. EDGE's

expanded Score suite brings greater specificity to cashflow analytics, with complementary scores designed around different questions lenders face throughout the credit relationship.

EDGE's expanded score offering includes:

Early Payment Default Score

A cashflow-based credit risk model that predicts the probability of early payment default on a consumer loan. Built on consumer bank transaction histories and loan outcomes reported to EDGE by its growing network of participating lenders, the score helps lenders assess early-default risk at application and other new credit events. The EPD Score is especially relevant for lenders originating short-term, small-dollar consumer credit where early repayment performance is a key driver of unit economics.

Liquidity Stability Score

A near-term cashflow model that predicts whether a borrower's liquidity is likely to remain stable enough to support typical repayment obligations over the next few weeks. The score helps lenders evaluate near-term repayment capacity and debit risk for funding, line management, deferral, refinance, waiver, escalation, and other short-horizon decisions – especially for cash advance, earned wage access, single-payment small-dollar, and short-term installment products where repayment timing and liquidity can change quickly.

Account Health Score

A current measure of a consumer's financial health based on recent account activity across income, balance behavior, obligations, stress, and sustainability. The score helps lenders understand whether a borrower's cashflow position is healthy, strained, improving, or deteriorating – especially for ongoing borrower relationships where current financial health can inform line management, proactive servicing, collections prioritization, renewal timing, and portfolio monitoring.

The expanded Score suite gives lenders more precise cashflow signals wherever greater clarity is needed across the credit relationship. EDGE's Lead Screening capability makes eligible cashflow intelligence available before application without the friction of a new account connection, while its cashflow attributes and monitoring capabilities help lenders assess risk, repayment capacity, and changes in borrower financial condition over time.

EDGE's focus on practical lender outcomes is reflected in the performance of the upgraded Early Payment Default Score. In out-of-sample testing on matched applicant files, the latest EPD Score reduced early-default loss by as much as 27% at identical approval volume versus the strongest benchmark score tested, a credit risk score offered by a leading credit bureau.

"We develop our analytics inside a lending environment, where every model must improve real decisions with capital at risk," said Sergei Mesropyan, Chief Product Officer of EDGE. "That closeness to lending operations shapes how we design each score around a different question

lenders face, giving them complementary signals that are analytically distinct but grounded in the same cashflow foundation.”

As a consumer reporting agency, EDGE delivers each score with reason codes to support adverse action notices and auditability while also administering consumer request and dispute workflows. This compliance infrastructure enables lenders to use cashflow scores alongside traditional credit data across underwriting and other credit workflows.

The expanded EDGE Score suite is offered through the cashflow bureau alongside EDGE’s full catalog of cashflow attributes, with all available across credit relationship use cases including lead screening, underwriting, and post-origination monitoring. Qualified lenders can request detailed score documentation, score-band interpretation, odds-to-risk mapping, and a demonstration at edgescore.com.

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.

For more information, visit edgescore.com.

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