



Meet Passport®.

The world's first consumer Financial DNA® solution.

Engage early-stage leads that actually convert to deals.

With Passport's instant, direct-source, consumer-permissioned data insights, financial institutions can identify qualified leads from the first sign of intent.

Create more financially inclusive opportunities.

Leverage Passport's Financial DNA insights to more confidently extend credit to historically unserved and underserved groups, including:

- Consumers with limited to no credit history
- Minority and low-to-moderate income consumers
- Workers with non-traditional employment that doesn't offer a W-2

Who benefits? Everyone.

Passport provides a holistic picture of a consumer's ability to pay (ATP®) to creditors and other financial services providers, including:

- Mortgage lenders
- Consumer lenders (auto loans, student loans and credit cards)
- Landlords
- Housing counselors
- And more!

Passport puts your customers' Financial DNA in the palm of their hands.

Real-time insight into their financial status offers homebuyers:

- Transparent ownership of their self-sovereign financial identity (SSFI).
- Personalized insights to better informed financial decisions.
- A seamless way to share their Financial DNA via a user-friendly mobile app.

What's included in a Passport token?

- Assets
- Income
- Employment
- Rent payment history
- Public records
- Credit history
- Cash-flow analysis of income and outgo (both mandatory and discretionary)
- Residual Income Knowledge Index (RIKI)