

CREDIT UNION CONFERENCE · SEPTEMBER 2026

Credit Bureau Implementation in the ECCU

Progress to date — and why sharing data pays

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EVERYDATA

Empowering Smart Decisions

WHO IS EVERYDATA?

The ECCU's licensed credit bureau — built to serve you and your members.

- Licensed and regulated by the ECCB
- Serving lenders across the ECCU
- Credit reports, scores and decision tools
- Part of Creditinfo Group

Your bureau. Built for you.



WHO SHARES DATA WITH THE BUREAU

The more lenders share, the more complete every member's picture.

1

Banks

Commercial banks &
LFIs

2

Credit unions

Across the ECCU

3

Microfinance

Micro-lenders

4

Hire-purchase

Retail & asset finance

LATER

Insurance companies and other lenders

THE BANKS ARE IN



A member's bank borrowing is already on the report you pull today.

29/30

signed

27/30

banks & LFIs live

6/8

territories fully live

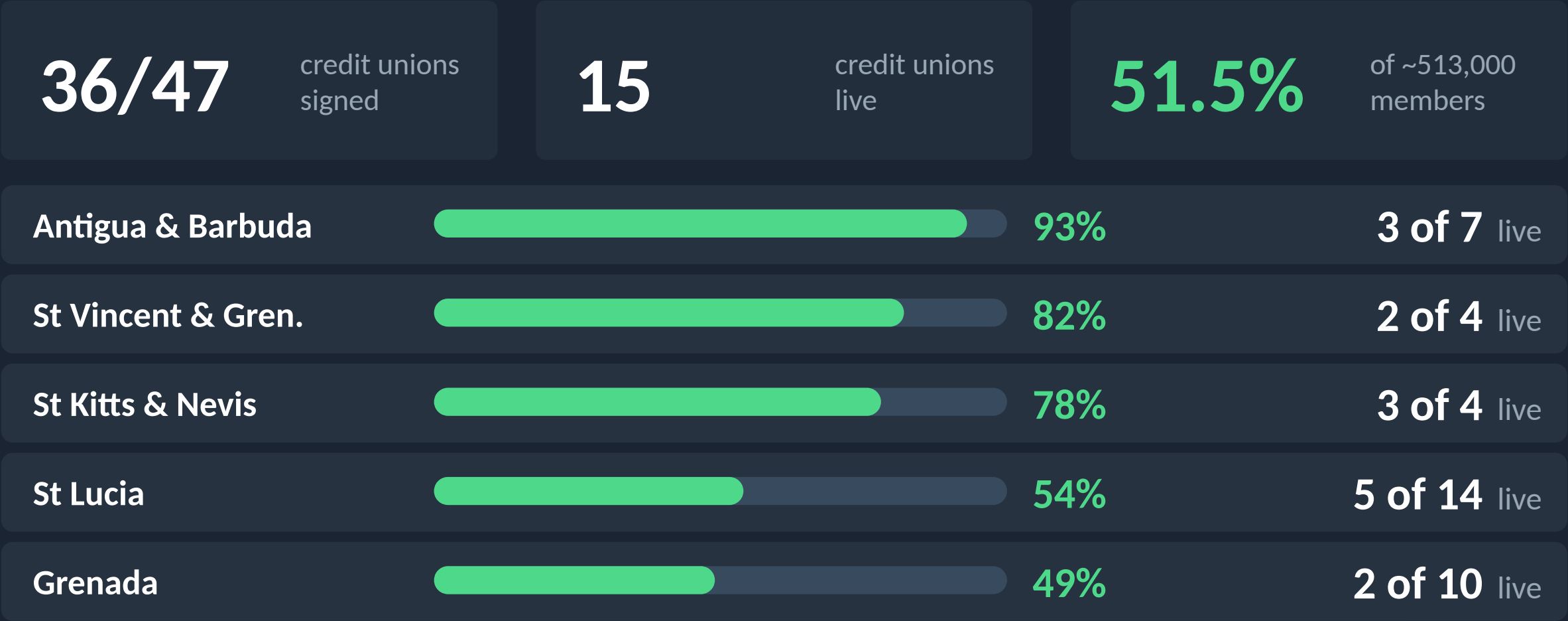
Still to come: **Anguilla and Montserrat**

WHAT THIS MEANS

Pull a report today and you see the member's bank borrowing.

CREDIT UNIONS: THE LARGEST ARE LIVE

The ones in production carry most of the membership.



Share of each country's credit union membership at a credit union live on the bureau. Total membership ~513,000 per the ECCB, September 2026.

WHY SHARE DATA?

Your own initiative — Credit Information sharing is not new. Its just improved.

FOR YOUR CREDIT UNION

Repayment behavior change

Reporting can strengthen repayment discipline and improve visibility of exposure.

Member exposure is visible

Other lenders see what the member owes you — and don't over-indebt them.

FOR YOUR MEMBERS

Asymmetric information is a barrier to easy affordable finance & credit

Reputational collateral

A trusted track record — the profile belongs to the member.

The MFI story: from a debt cycle to formal finance.

OUR OBLIGATION

Build reputational collateral. Uplift and empower members.

Closing the gap: smaller credit unions are the most exposed — and have the most to gain.

WHY PULL CREDIT REPORTS?

"We know our members" — but not what they owe outside your credit union.

1 in 5

members already borrow from a bank. More overlap expected with microfinance & HP.

FOR YOUR CREDIT UNION

- Informed, smarter lending decisions
- See the member's full exposure
- Manage risk and affordability
- Risk-based lending

FOR YOUR MEMBERS

- Speedy decisions
- Better access to affordable credit
- Fairer terms for good payers
- Protection from over-indebtedness

Application

Credit report

Exposure

Affordability

Risk grade

Loan terms

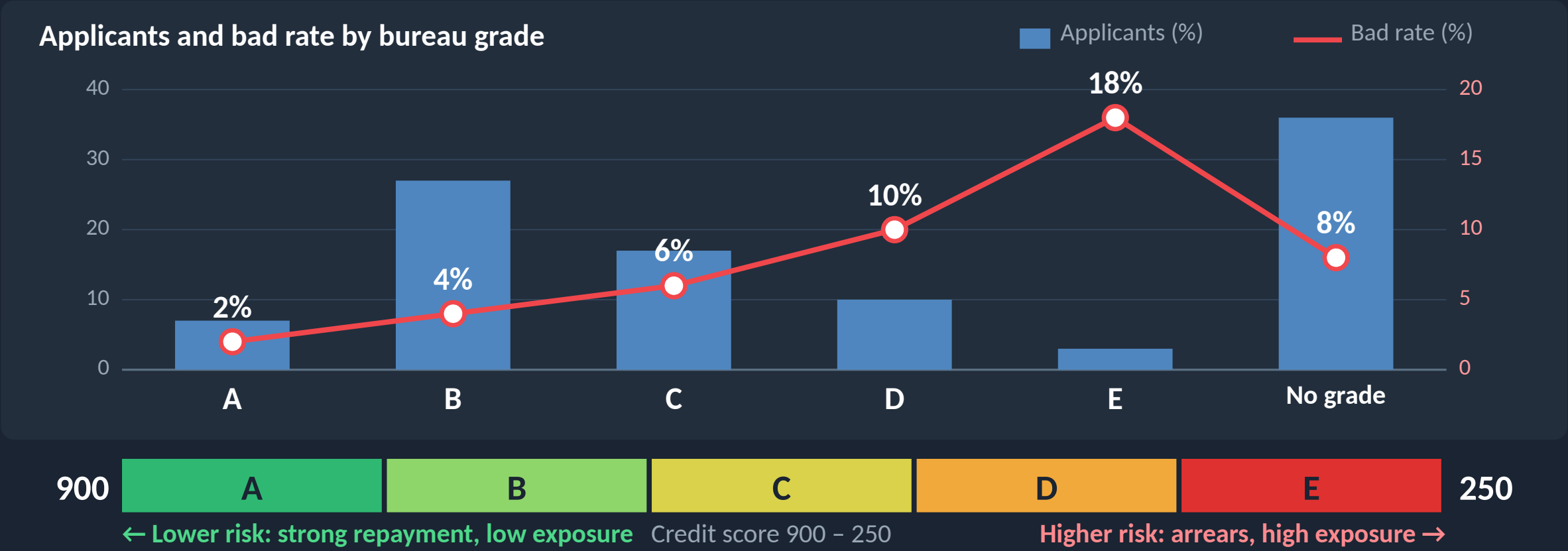
An underwriting tool — not a rejection tool.

OUR OBLIGATION

Never leave a member worse off than before.

CASE STUDY: THE GRADE PREDICTS THE DEFAULT

Grade at application vs. how loans performed. Grades show relative risk, not guaranteed outcomes.



SET THE TERMS Reward the good. Price the risk. Protect the member.

Source: credit bureau case study — mortgage scorecard, bureau grade at application vs. subsequent bad rate. IV 0.25 · Gini 0.24. XX = no bureau grade.

WHAT'S NEXT



Putting the bureau in members' hands.

1

MyEveryData

Consumer access to their own credit profiles

2

Public awareness campaign

Led by the ECCB, with the leagues and credit unions engaged directly



My EveryData

Free Access to credit history
for members



My EveryData at a glance

Your credit information,
in one place.

 View your credit report

 See your score

 Raise a dispute

 Visible only to you



AI-powered ID verification

Register, verify your identity, then access your credit information.



Document checks

Check details and document validity.



Face matching

Compare the selfie with the ID photo.



Liveness checks

Check for a live person.



Human review

Assess cases that need further review.

Biometric security

Layered protection against identity fraud



3D face matching

Selfie mapped in 3D and matched to the ID photo.



Liveness detection

Confirms a real, live person is in front of the camera.



Document forensics

Detects tampering, pixel edits and metadata anomalies.



Attack protection

Printed photos
Video replays
3D masks
Forged or edited IDs

Anti-spoofing certified to ISO/IEC 30107-3, Levels 1 and 2

Benefits for members

Contract details

Entity name:	Demo Credit Union
Entity type:	Credit Union
Branch:	Demo Branch
Contract code:	SYN-OPEN-001
Currency of Contract:	XCD
Contract Status:	Current

Interest Rate:	4.25%
Installment Amount:	\$100.00
Start Date:	January 15, 2024
Last Payment Date:	January 15, 2025
Expected End Date:	January 15, 2027
Real End Date:	N/A



Understand
commitments



Spot possible
errors



Prepare to
borrow

Disputes

 **Access your credit report**

 **Check for errors**

 **Request corrections**

 **FI data correction**

Dispute summary

Details of inaccuracies on your credit report. Please provide as much evidence as possible to support your claims.

Review your contracts

Demo Credit Union

SYN-OPEN-001

Open

0 issues selected

\$350.00

Outstanding amount

PAST DUE	TOTAL TAKEN AMOUNT	START DATE
\$0.00	\$1,000.00	January 15, 2024

Demo Bank

SYN-CLOSED-002

Closed

0 issues selected

\$0.00

Outstanding amount

PAST DUE	TOTAL TAKEN AMOUNT	START DATE
\$0.00	\$500.00	February 1, 2022

☐ I agree to [Terms and Conditions](#)

Submit Dispute



Visit us at the EveryData booth

**Get your free credit
report and score**

eccu.my.everydata.com