
CFPB Insights on Alternative Data Use in Credit Scoring

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An article by [Michael Gordon](#) and [Vaughn Stewart](#), published by *Law360*, provides Consumer Financial Protection Bureau (CFPB) insights on alternative data use in credit scoring.

The growing utilization of alternative data in credit decisions and scoring models continues to attract the attention of regulators. Although clear and practical guidance from regulators remains elusive, regulator pronouncements provide some clues and takeaways for market participants. Recently, for example, the Consumer Financial Protection Bureau issued a request for information (RFI) regarding the use of alternative data and modeling techniques in the consumer credit marketplace.

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