



EQUIFAX®

Deliver faster access to credit with pre-approved digital offers

Grow your credit union's loan portfolio with prescreen offers delivered through an on-demand digital storefront

Today's consumers are accustomed to seamless, personalized, and mobile friendly interactions. Yet the application process for new loans can be cumbersome and time-consuming, and consumers are often inundated with offers. Credit unions need to deliver the type of experience that consumers expect: pre-approved loan offers delivered via digital and traditional channels, just when the consumer is seeking new credit.

That is why Equifax and CuneXus have teamed up to help you deliver your lending services whenever and wherever they're needed. By leveraging an on-demand digital storefront, in branch, or call center solution only offered by CuneXus and fueled by your choice of Prescreen attributes from Equifax, you can quickly build new lending relationships and engage more deeply with your current members.

You choose your underwriting criteria

You can use your existing acquisition model criteria fueled by Prescreen attributes from Equifax, or build new models. Either way, Prescreen from Equifax can help you gain a competitive edge by identifying which current and future members are likely in-market for your lending products and present the right risk profile.

Leverage extensive consumer credit insights by tapping the market-leading credit file from Equifax with over 220 million consumers to define your audience and extend offers that are more likely to be accepted. Equifax can also provide insight into the success of the campaign and identify members who have taken credit facilities from other financial institutions.



Then, deliver a digital experience for your lending offers

CuneXus' digital platform — CPLXpress (comprehensive pre-screened lending express) — enables you to take your lending services mobile and deliver personalized, pre-approved lending offers with a 10-second loan activation experience. The platform can segment, target, and prescreen consumers incorporating your own credit and risk criteria to help get your offers to the right audiences. The CuneXus platform further enhances the member experience by allowing consumers to be perpetually approved and delivering a menu of loan offers via email, online, mobile and more. Once an offer is selected by a consumer, it is converted to a funded loan.

Benefits for your credit union

- **Deliver** a better member experience by eliminating loan applications and streamlining related loan-processing activities
- **Present** customized lending offers to current and future members when they are likely to be in-market for credit
- **Help** increase loan volume and revenue while decreasing acquisition costs
- **Drive** higher engagement and keep your credit union top of mind for your members considering a new loan
- **The CuneXus platform** may help increase adoption rate of non-interest income products

CPLXpress platform features

User evaluation: Helps you assess your members' relationships with your credit union, their financial profiles and their likelihood to default in order to segment and target ideal new loan applicants.

Offer generation: Automatically analyzes the loans you currently offer and matches them to the appropriate user segments according to your configured rules and pricing.

Omnichannel delivery: Communicates perpetual loan offers 24/7 across all channels, including online/mobile banking, in-branch, call center, direct mail, email, and more!

Integration: Over 35 online and mobile banking platforms supported, plus real-time integration to most loan origination systems (LOS).

The platform can **segment, target, and prescreen consumers** incorporating your own credit and risk criteria to help **get your offers** to the **right audiences.**



Contact your Equifax account representative to get started.
Not sure who to contact? [Click here.](#)