

EQUIFAX

Please fill out the required fields below

Name*

Name*

Address*

Apartment/Suite

City/State/Zip Code*

State*

Phone Number*

Please Enter a Valid Phone Number

Say Hello to a
Frictionless Customer
Experience with

InstaTouch® ID

InstaTouch® Pay

InstaTouch® Offers

Powered by

EQUIFAX

FROM
FRICTION
TO FLOW

Don't just meet consumer expectations of seamless, omni-channel experiences—exceed them.

Mobile devices have enabled consumers to do more on-the-go. And as businesses continue to transform their technology and offerings to accommodate this fast-paced, high-interaction reality, consumers expect more from each touchpoint.

Consumers are driving the move to connected digital experiences that allow them to call the shots—however, whenever and wherever they want. Experiences with lower friction mean consumers are more likely to complete transactions—and repeat them.

The Cost of Friction—\$1.6 Trillion in Lost Revenue.

For many consumers, digital experiences require too much work. In fact, 87% think companies should make their experience more consistent across channels.¹

Consumers that encounter digital friction almost immediately search elsewhere for a more intuitive and enhanced experience—likely on a competitor’s site. In the past year, 52% of consumers switched providers because of poor service.²

All that switching and abandonment costs an estimated \$1.6 trillion worth of lost revenue annually.² And, worse, businesses lose the opportunity to gain priceless consumer data and insights for future transactions.



THE COST OF FRICTION



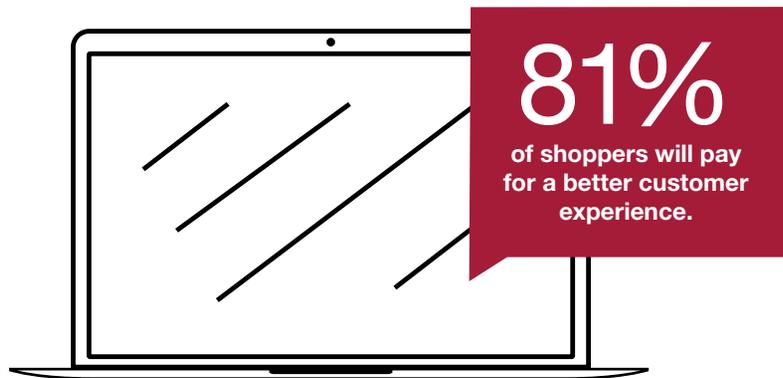
¹<http://d16cvnquvjw7pr.cloudfront.net/resources/whitepapers/Omnichannel-Customer-Service-Gap.pdf>

²<https://www.accenture.com/us-en/insight-digital-disconnect-customer-engagement>

DIGITAL IS A STRATEGIC OPPORTUNITY FOR THOSE WHO MOVE FAST.

Businesses are strategically focused on revolutionizing digital consumer experiences, all while reducing the risk of fraud across all channels.

The truth is, a positive digital experience can be as great a competitive advantage as price.³



Leading brands seek innovative solutions and technology to transform consumer experiences and draw more value out of every interaction. Many of these companies work side by side with Equifax to turn what were friction-filled encounters into frictionless experiences, rich with consumer data and insights.

This ultimately helps to:



Develop profitable acquisition channels



Increase fraud prevention and streamline identity verification



Minimize non-compliance exposure

³<https://stellaservice.com/is-customer-experience-more-important-to-shoppers-than-price/>

ENHANCE OFFERS AND REDUCE FRICTION WITH THE INSTATOUGH SUITE FROM EQUIFAX.

Equifax can help you improve your consumer experience, reduce risk and drive business growth with our InstaTouch® Suite.

InstaTouch simplifies the way consumers and businesses interact digitally. The suite is comprised of three products: InstaTouch ID, InstaTouch Pay, and InstaTouch Offers. All give consumers the improved experience and convenience they desire across many types of interactions—from shopping and paying for services online to applying for a line of credit or opening an account. And businesses have alternatives for how they collect and verify consumer data in ways that help reduce fraud risk and fuel business growth.

InstaTouch® ID

InstaTouch ID uses Equifax and mobile carrier data to authenticate a consumer's identity. This allows for pre-population of consumer data during online checkout or form completion, providing a simpler, frictionless experience. Businesses benefit from quicker and easier digital consumer verification and lower transaction abandonment.

Use Case: When a consumer is filling out a credit card application online, InstaTouch ID authenticates their identity in real-time, allowing for pre-population of form fields with that consumer's personal information.

*Please fill out the required fields below

First Name*

Last Name*

Address*

Unit/Apartment/Suite*

City*

Zip Code* State*

Mobile*

*Please Enter a Valid Phone Number

VS.

Less Friction.
One-Touch Authentication.

InstaTouch® ID

Powered by
EQUIFAX®

InstaTouch® Pay

InstaTouch Pay streamlines the way consumers make online payments. After their identity is verified, an API call presents most of the consumer's current credit card(s) as a payment option. Consumers have become accustomed to paying this way and appreciate the reduced time, effort and risk of re-entering their data. Businesses benefit from reduced chargebacks and card-not-present fraud, and increased revenue.

Use Case: When a consumer is paying for phone services online, InstaTouch Pay will present their current credit card(s) as a form of payment.

Less Friction.
Easier
Payments.

InstaTouch® Offers

InstaTouch Offers enables businesses to align their marketing with consumer data to accurately target and personalize firm offers. Consumers receive qualified offers with a reduced risk of denial. Businesses save time and money, reduce risk and qualify more of the consumer relationships they seek to grow.

Use Case: When shopping on a retail site, InstaTouch Offers will use the consumer's data to target and personalize a store credit card or marketing offer.

More Context.
Better Offers.

Hi John
Your total is \$100. We've created a special credit offer just for you. Would you like to take advantage today?

YES, PLEASE

NO, THANK YOU

BUSINESS GOES UP AND FRICTION COMES DOWN WITH DIGITAL EXPERIENCES ENABLED BY INSTATOUGH.

InstaTouch leverages our unique data sources, flexible and innovative technology, and expertise in identity resolution, credit and fraud risk to help businesses drive better digital consumer experiences. Key benefits for businesses include:

Expedited and Enhanced Digital Interactions.



We have the depth and breadth of identity data to authenticate consumers in real time while mitigating potential fraud risk. No matter the situation, InstaTouch powers digital interactions with relevant insights that drive actionable intelligence and simplified processes.

Improved Channel Strategies.



InstaTouch can instantly identify and authenticate consumers and assess fraud risk across a variety of customer touchpoints. This speeds up the data entry process, and reduces data entry errors, consumer frustration, transaction abandonment and potential fraud risk.

Improved Business Outcomes.



Whether businesses are looking to target and personalize credit offers to pre-qualified consumers, upsell or cross-sell special offers, enable a digital wallet, or speed up digital application or checkout processes, InstaTouch improves business outcomes across the digital interaction ecosystem.

The InstaTouch Suite also integrates almost seamlessly with existing technologies and systems. It's easy to implement and scale, can be customized for design and user experience across multiple platforms and channels, and is accessible to APIs.

Deliver a differentiated frictionless consumer experience

and let your competitors be a case study in abandonment.

GO FROM FRICTION TO FLOW

WITH INSIGHTS THAT DRIVE MORE OF THE BUSINESS YOU WANT.

CONTACT US TODAY

Contact your Equifax representative today, or visit www.equifax.com/instatouch to learn more.



IT'S ALL ABOUT THE FLOW.

LEARN MORE ABOUT HOW WE CAN HELP YOUR BUSINESS DELIVER FRICTIONLESS CONSUMER EXPERIENCES.

