



## How to use Instatouch ID or Mobile ID Verify for auto lead generation

Consumers have come to expect a seamless online shopping experience for everything. Why should car buying be any different? A key challenge for the industry is how to mitigate fraud while still driving a frictionless consumer experience. Instatouch ID and Mobile ID Verify from Equifax can help facilitate a seamless car buying experience by:

- Automatically populating the potential buyer's personal information using as little as mobile number
- Minimizes manual data entry for potential buyers
- Identifies and authenticates unknown buyers
- Helps deliver comprehensive frictionless mobile authentication



### What is InstaTouch ID?

A simple, user-friendly experience for car buyers to identify, authenticate, and prefill a form by requesting the least amount of personal information. This mobile first approach uses nine digits of information (ZIP code and either the last four of SSN or DOB) to return name, address and, when available, full SSN and DOB. All while reducing car buyers friction typically created when car buyers must manually complete a form or application.



### What is Mobile ID Verify?

A lighter approach to identify a car buyer by only using the mobile number to verify access and prefill a form or application. Then a link is sent to the mobile via SMS. The car buyer opens the SMS to click the link to start the device authentication process. Once the user is verified it returns basic car buyers information to the client.

### Key benefits

**How can either improve customer experience?** Both simplify digital transactions by drastically reducing the required car buyers data input.

**Reduces abandonment:** Car buyers friction is a key component in why car buyers abandon applications, forms or shopping cart and identify unknown car buyers.

**Improves quality of potential car buyer data:** Car buyers may type too quickly or fat finger their data resulting in unusable data for verification or other business purposes.

**Helps provide faster, more profitable mobile transactions:** By using real-time, verified car buyers identification to better enhance the car buyers experience, streamline acquisition workflows and optimize supplemental offers.



## Two ways to know your customer

	InstaTouch ID	Mobile ID Verify
When would I use it?	Easy to use authentication tool for dealers, while still allowing you to comprehensively qualify your customer when they are ready to buy seamlessly.	Easy to use solution dealers can leverage for those customers who are hesitant with sensitive information. This tool can provide key information for dealers with very minimal customer friction and information.
What car buyers information is requested?	<ul style="list-style-type: none"><li>• Mobile number</li><li>• Nine digits including:<ul style="list-style-type: none"><li>- Five digit zip</li><li>- Last four of SSN or</li><li>- DOB (mm/dd)</li></ul></li></ul>	<ul style="list-style-type: none"><li>• Mobile number</li></ul>
What information is returned to the dealer?	<ul style="list-style-type: none"><li>• Name</li><li>• Address</li><li>• Phone number</li><li>• DOB and SSN (potentially)</li></ul>	<ul style="list-style-type: none"><li>• Name</li><li>• Address</li></ul>
Can the product be designed with other car buyer experiences?	Yes, customers can also implement a Text to Apply capability initiated by a car buyers using SMS.	No, this is designed for light input and speed.

**For more information about either of these solutions go to [equifax.com](https://equifax.com) or call your Equifax representative.**