



**EQUIFAX**

## Prequalification of One

Consumers want to minimize credit rejection and take ownership of their credit without a negative impact on their credit score. Credit marketers want to engage with consumers — especially in the digital channels to increase approval rates and credit utilization.

What if there was a better way to simultaneously improve the customer experience, while increasing the marketing ROI from unknown traffic to your website, building brand loyalty, and better capturing cross-sell opportunities?

Equifax offers a Prequalification of One solution that enables a consumer to easily determine their credit eligibility for offers, before a credit application is initiated. This Prequalification of One solution is highly configurable, and can offer simple or end-to-end solutioning. Equifax, or the lender, can perform the decisioning for a prequalification offer that can be presented to a consumer. While the Prequalification of One service is run online, in real-time it can be initiated in “person, through a call center, a point-of-sale (POS), online, and more.

With Prequalification of One solutions from Equifax you can:

- Engage digitally with consumers to better build brand loyalty, capture cross-sell opportunities and increase “stickiness”
- Create a more positive user experience for consumers by presenting relevant prequalification opportunity at the right time based on a self-identified need
- Reduce consumer abandonment by allowing consumers to prequalify for products based on a self-identified need
- Support customers in their identification of consumers with products that fit both their need and desired spend

### Key benefits

Better engage digitally with consumers

Create a more positive user experience

Reduce consumer abandonment

Convert more browsers into buyers

Support consumers with products that fit both their need and desired spend



Prequalification of One solution enables a consumer to easily determine their credit eligibility for offers, before a credit application is initiated.

## Delivery Options

The Prequalification of One service can be delivered via:

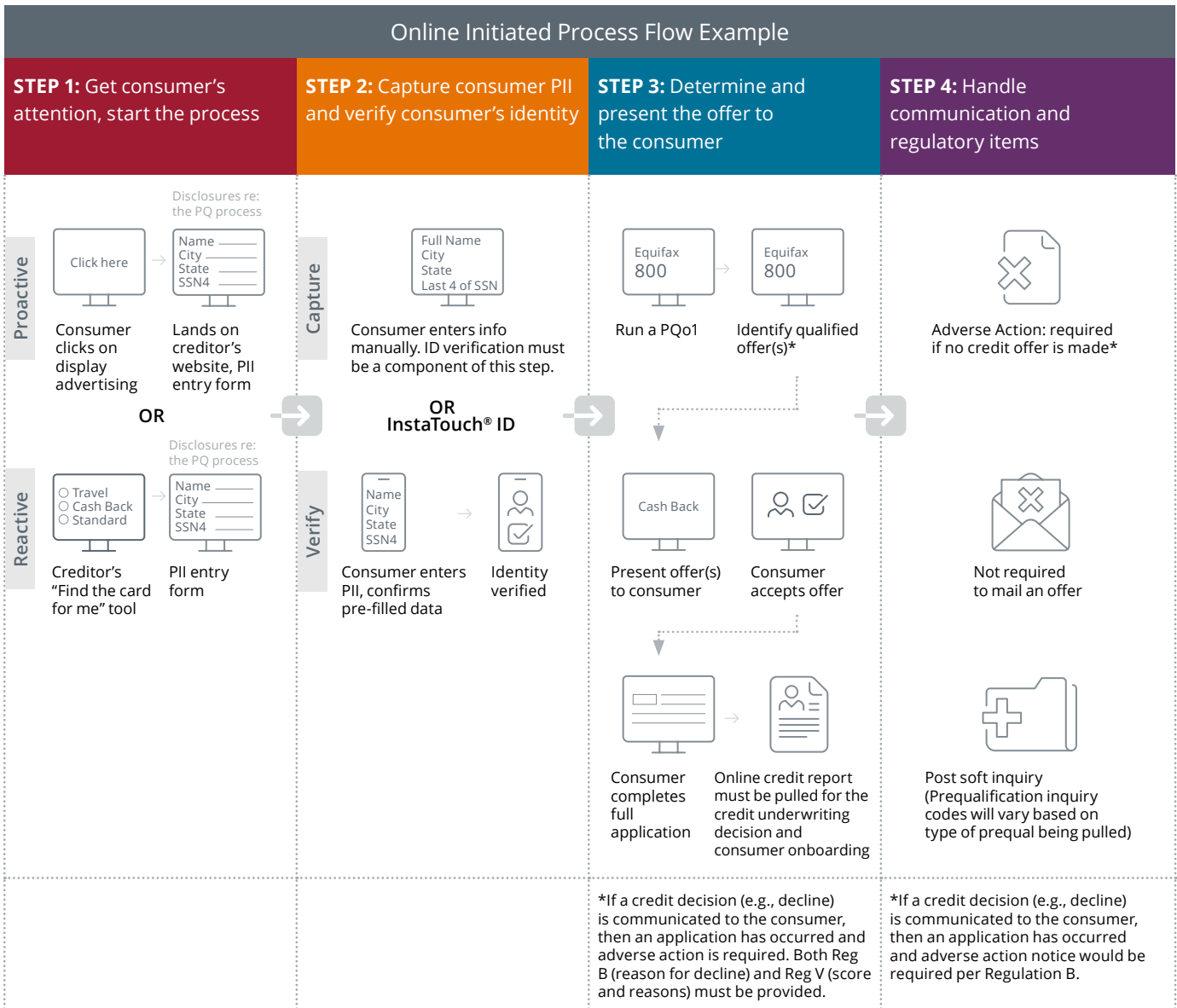
**ACRO direct** — Equifax customers can continue to use Equifax data the way they do today, and the Prequalification of One solution posts a soft inquiry based on expressed consumer consent.

**InterConnect®** — Use InterConnect to decision a prequalification offer in real time. Add scores, attributes, models and more to present the best prequalification offer to a consumer. Business rules can be modified for a nominal fee.

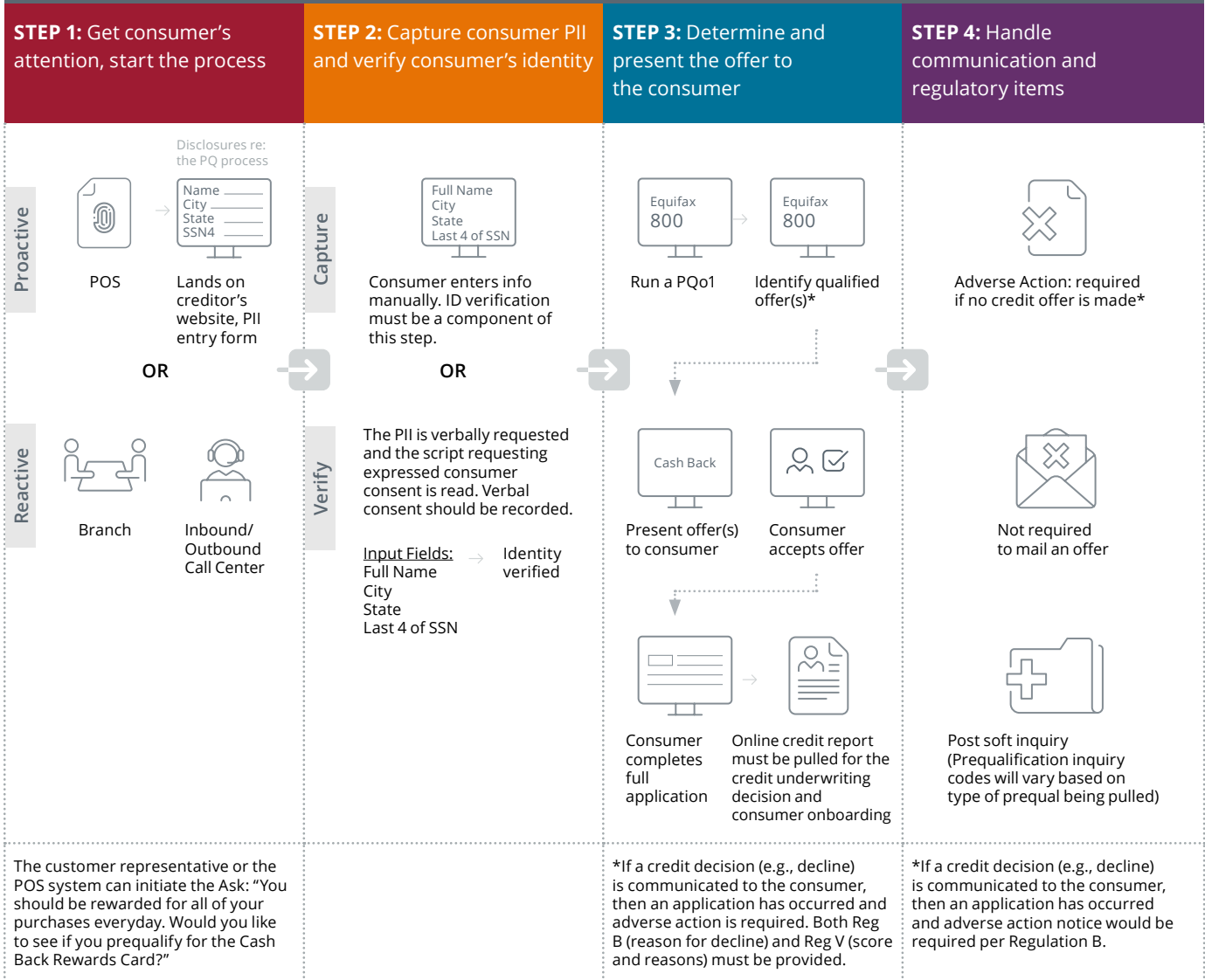
Prequalification of One is a consumer-initiated transaction, and will post a soft inquiry. The following requirements must be met:

- Explicit and conspicuous consumer consent
- Input fields: Full name, City, State, plus a combination of SSN/Last-4 SSN, D.O.B. and/or full street address
- A clear two-step process for the consumer to take to allow use of the soft inquiry at the first step
- Processes for Adverse Action notification and ID Verification

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## Offline Initiated Process Flow Example



While the Prequalification of One service is run online, in real-time it can be initiated in person, through a call center, a point-of-sale (POS), online, and more.



Prequalification of One helps increase acceptance rates by returning the prequalification offer in real-time within several seconds. By engaging with consumers in the channels they are using, and responding to the self-identified need of consumers, the lender, creditor or insurer is better able to capture more opportunities and increase “stickiness” with a broad range of consumers. Let Equifax empower your organization with industry-leading data, analytics, technology and expertise.

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