

Instant Prescreen

Expand account relationships

Instant Prescreen is an instant decisioning solution that turns data into knowledge and knowledge into new, profitable relationships. Instant Prescreen is a quick and easy cross-selling tool that lets you immediately extend preapproved offers of credit to prospects when they're most responsive — at the point of contact.

Maximize opportunities with real-time credit decisions

When interacting with prospects, whether online or in person, credit grantors have only a brief window of time to maximize new account opportunities. With Experian's Instant Prescreen, you can increase your new account acquisitions by making instant, preapproved credit offers to qualified customers or prospects at the point of contact. Instant Prescreen is a non-consumer-initiated transaction that works in the background while you're completing their original transaction. For example, an existing customer calls into your call center to transfer balances from savings to checking. While you're on the phone with the customer, you can initiate an Instant Prescreen request to see if the consumer would qualify for a credit card or perhaps even an auto or home-equity loan. If the transaction comes back as preapproved, you can make the customer the offer. Now, instead of selling applications, you sell your products.

Online prescreening

Traditional preapproved credit offers can take six to eight weeks from the initial prescreen to mailing the actual credit offer. Instant Prescreen increases your new account acquisitions by performing the preapproval process in seconds, while the customer is online, on your Web site or at your institution.

Available on eSolutions

Instant Prescreen is easier to use than ever. Whenever you're in contact with a potential new prospect, simply log onto Experian's eSolutions platform* and enter the prospect's identifying information. If the prospect meets your predefined criteria, the system will respond with a "yes," thereby enabling you to make your preapproved offers of credit instantly, at the point of contact. Now, whether your prospect is in front of you or on the phone, you can take advantage of the moment to effectively cross-sell your products.



* Additional contracts are required in order to enable Instant Prescreen on eSolutions. Please consult with your sales executive to initiate your setup

Instant Prescreen helps you:

- Cross-sell preapproved credit products to qualified customers
- Immediately present a preapproved credit offer while the consumer is online or at your institution
- Increase the acceptance rate of your offer while lowering the cost per account booked

Reduce risk with Fraud ShieldSM

Fraud ShieldSM provides clients with a fast, low-cost method for eliminating potential credit fraud. Inconsistencies or discrepancies found in the Social Security number (if provided on input), the address and other potential serious fraud indicators contained in Experian's Credit Profile Report automatically exclude potential fraudsters from obtaining preapproved offers of credit.

Fraud Shield consists of a series of searches, checks and counters with the client's inquiry address and Social Security number as the critical identifiers. When clients use Fraud Shield to eliminate potential fraudsters, they receive the benefit of a powerful fraud elimination tool.

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Improve response with immediate offers

Instant Prescreen is a cross-sell solution designed for institutions with an immediate need to cost-effectively increase new credit accounts. Instant Prescreen lets you define and change your score approval range whenever you need to.

With this flexibility, you can easily make instant, preapproved credit offers based on your current credit policy.

To find out more about Instant Prescreen, contact your local Experian sales representative or call

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