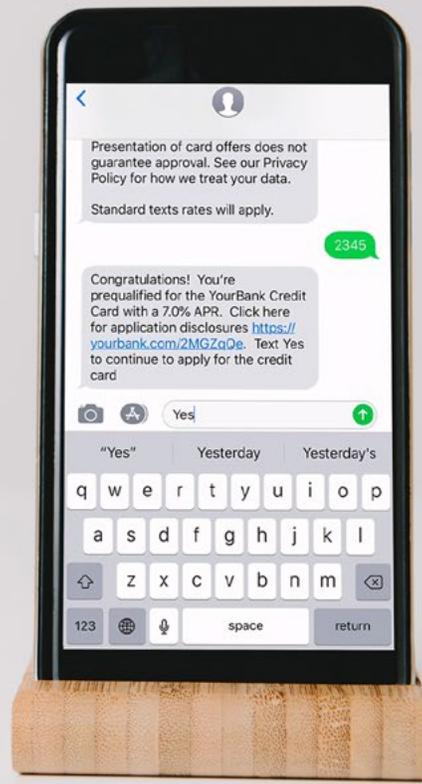


Mobile Offers Now

Powered by TransUnion DecisionEdge[®]

Consumers want a faster way to find offers and apply for credit where and when they need it. Financial institutions know they must meet consumers where they are to stay competitive.



Example of Mobile Offers Now consumer interaction

Customers expect lenders to use the information already known about them to provide relevant offers and smooth the application process. They also trust you'll protect their data at all times. That means to attract and retain customers, it's critical you offer a secure digital experience that's fast and easy, removing dependency on lengthy forms and tedious application processes.



Mobile Offers NowSM leverages TransUnion DecisionEdge[®] and its real-time identity and credit decisioning capabilities to provide consumers with instant access to prequalified credit offers through a simplified, SMS-initiated, mobile experience. By texting a key word you advertise to a short

code (a 5 to 6 digit number), a consumer can immediately see what offers they qualify for, and then quickly complete the application process – all via text.

If you prefer an online application process, you may consider Mobile Offers Now with Find My OfferSM. In this case, consumers are directed to a microsite branded to match the look and feel of your own website. You can also choose the optional Verified PrefillSM capability where consumers enter their cell phone number and last four digits of their Social Security number to start the verification process. Once digital and identity verification is completed, their PII will be pre-populated in the short form. The consumer will quickly see their prequalified offers and be guided through your online application process.

Not only will a seamless consumer experience help you attract and retain customers, your credit applications will process faster, allowing you to realize revenue more quickly and reduce origination costs.

LEARN MORE

Contact your TransUnion representative or visit transunion.com/digital-lending for more information about Mobile Offers Now and our Digital Lending suite of solutions.

¹ 2019 Digital Banking Report: Retail Banking Trends and Predictions