



Open the door to smarter lending with a better customer experience.

Equifax Pre-Qualify and Pre-Qualify PLUS solutions from Equifax provide verified data earlier in the loan application process — improving experiences for both lender and customers. These solutions help maximise customer engagement and increase conversion rates by streamlining the application experience.



The industry is evolving

In today's competitive market, borrowers demand more certainty earlier in the loan process without impacting their credit scores. To adapt to shifting industry standards and protect your competitive edge, **lenders need new strategies that help deliver the experiences borrowers are looking for.**

Lenders now have **more flexibility** to offer soft enquiries and meet borrowers where they are



Pre-qualification

SOFT ENQUIRY

Equifax Pre-Qualify

Efficiently analyse foundational credit information to determine product eligibility or establish risk based pricing before application.

Equifax Pre-Qualify gives lenders the tools to:

Quickly gain a preliminary view of prospects

Assist borrowers in the early loan shopping process without impacting their credit scores

Allow consumers to shop around

Equifax Pre-Qualify PLUS

Enhance insights before loan application with additional data points. **Equifax Pre-Qualify PLUS delivers all the benefits of Equifax Pre-Qualify, plus:**

Access to verified data in Pre-Qualification stage

Empowers you to pre-fill applications delivering an enhanced online customer experience

Allows you to offer personalized rates and products upfront

Data Elements	Equifax Pre-Qualify [^]	Equifax Pre-Qualify PLUS [^]
Credit Score + KCFs	✓	✓
Hardship Flag	✗	✓
Defaults & Bankruptcies	✗	✓
Enquiries	✗	✗
Consumer Credit Liability Information (CCLI)	✗	✓
Repayment History Information (RHI)	✗	✗

Both Equifax soft enquiry solutions (Equifax Pre-Qualify and Equifax Pre-Qualify PLUS) will still require a hard pull credit report (e.g. Equifax Apply) for full application, final underwriting and loan closing.

[^] Note: Conditions apply to the use of the Equifax Pre-Qualify and Pre-Qualify PLUS service.



Lending Decision

HARD ENQUIRY

Equifax Apply One Score

Equifax Apply provides the most up to date and comprehensive credit report helping lenders determine an individual's creditworthiness, make informed decisions and support responsible lending. The credit report provides access to the latest and most predictive comprehensive One Score helping lenders optimises credit assessment decisions, mitigate risks and extend credit with greater confidence and accuracy



More agile consumer lending starts here

By leveraging our suite of pre-qualification solutions, lenders can deliver a smoother, more streamlined customer experience and make lending decisions with more confidence.



For more detailed information
Contact your Equifax Account Manager,
[reach out to us](#) or use the QR code!