



**EQUIFAX®**

## Allow Access

### Streamlining account acquisition in the age of credit locks and freezes

#### **Streamline lending by removing barriers and prioritizing valuable consumer-lender connections.**

Credit locks and freezes are becoming more popular, resulting in lenders experiencing increased disruptions to credit decisioning processes. Allow Access is an innovative API solution designed to overcome these obstacles. By seamlessly integrating Allow Access into your existing online application process, you can enable consumers to unlock or temporarily unfreeze their Equifax credit report directly within your platform. This streamlined approach reduces friction, enhances the consumer experience, and helps you tap into consumers that are seeking new credit or other services.



of consumers who experienced digital friction took their business to another bank<sup>1</sup>

Consumers choosing to lock or freeze their credit grows by **3 to 5%** each quarter<sup>2</sup>



#### **Key benefits**

**Reduce consumer friction** by streamlining the security lift process for locks and freezes.

**Boost conversion rates** by removing roadblocks and enabling more consumers to complete their applications successfully.

**Improve the consumer experience** by providing a seamless process, simplified navigation, and a single touchpoint to complete an application for credit.

<sup>1</sup> 3 Ways To Avoid Application Abandonment In Digital Lending

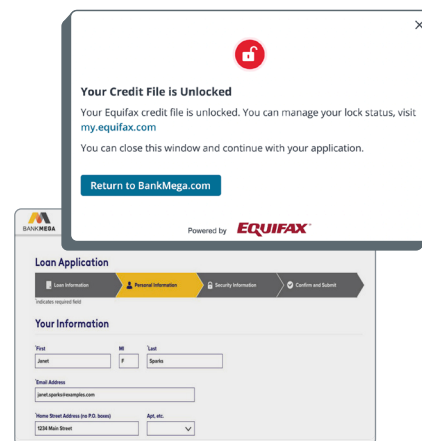
<sup>2</sup> Credit Lock and Freeze Internal Report. Unpublished internal report, Equifax.

## Allow Access caters to a wide range of consumer credit applications, including:

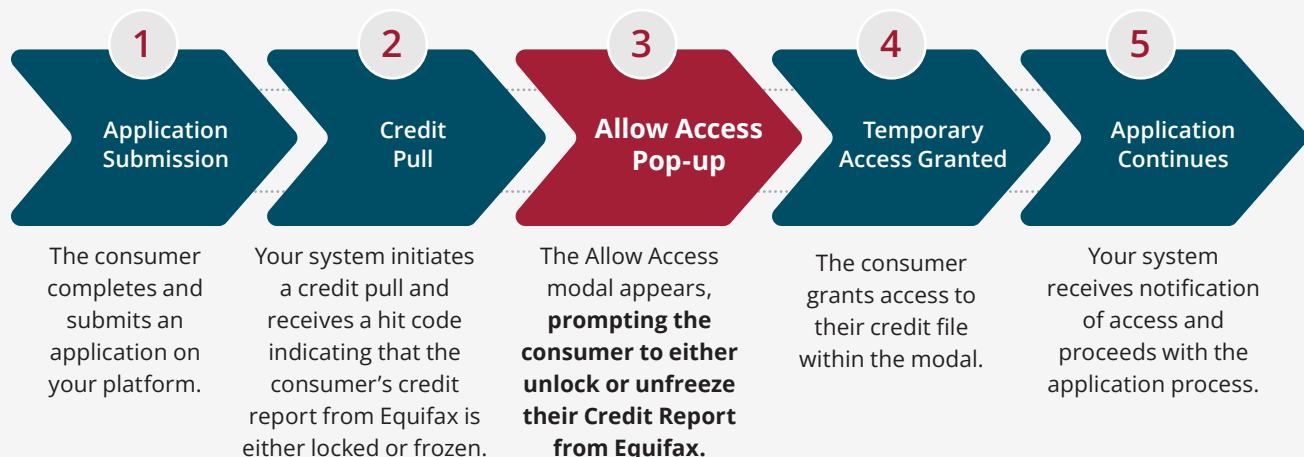
- **Financial services:** Improve banking and lending servicing new accounts by streamlining consumer onboarding and credit applications.
- **Communications and utilities:** Enhance new service applications with automation for Cable, Pay TV, or Telecoms.
- **Automotive:** Remove roadblocks and reduce friction within auto loan.
- **And more:** Allow Access embeds seamlessly within any browser-based online credit application for single-bureau decisioning.

## Allow Access is an innovative product that provides a comprehensive suite of features tailored to streamline and optimize the lending process.

- **Seamless integration:** Allow Access easily integrates into your origination process through a user-friendly widget, minimizing disruptions to the consumer experience.
- **Temporary access:** Consumers can grant temporary access to their frozen credit file within the platform, eliminating the need to navigate external processes.
- **Notification system:** Lenders receive real-time notifications when credit file access is granted, enabling them to proceed with the application process efficiently.



### How Allow Access works:



**EQUIFAX** | Sales Agent

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