

Experian Instant Form Fill

A frictionless application process means winning more customers and improving their experiences.

Reducing friction from the online application processes for loans and lines of credit should be top of mind for your financial organization. Why? Consumers' expectations for their online experiences are increasing every day, propelled by the shift to mobile. Yet the amount of information that digital application forms typically request often leads to frustration, errors, and abandonment.

Experian's instant form fill API leverages the File OneSM credit header data to prefill forms using minimal input from the consumer. Experian Instant Form Fill reduces the amount of required data entry by up to 76 percent, resulting in faster form completions, increased conversions, and an improved user experience. Combined with device intelligence delivered by our trusted FraudNet technology, Experian Instant Form Fill monitors and assesses human behavior and application risk, working in concert with financial institutions' own fraud solutions.

Features of Experian Instant Form Fill



Deploys using a flexible API suitable for use with any digital channel



Returns up to 26 data elements using just 4 pieces of consumer information



Uses Experian's trusted identification process to find the right consumer



Leverages Experian's fraud technology to help detect and prevent misuse

Benefits of Experian Instant Form Fill

Reducing friction from the online application process can increase the chance that consumers who begin your online application will actually complete the process and become customers.

With Experian Instant Form Fill you can:

- **Accelerate the online application process** by reducing the amount of data entered by consumers
- **Provide a best-in-class user experience** for your consumers to begin their relationship with your organization
- **Reduce the risk of human error** by minimizing manual data entry and leveraging the File OneSM credit header data
- **Increase successful applications** and improve online conversion rates during the loan origination process

Flexible deployment options

On your website or in a mobile application, our API-based solution can be deployed to capture correct information wherever your consumers are.

Examples of available data

Experian Instant Form Fill provides 26 individual fields of data, including:

- Address information (including current and previous addresses)
- Number of years at current address
- Telephone numbers (primary and mobile)
- Date of birth
- Spouse's name
- And more



By using Instant Form Fill to collect customer records at point of entry, you can reduce the amount of manual entry by up to **76%**.

Let's make your consumer application process a lot easier and more intuitive. Learn how Experian Instant Form Fill contributes to trusted, frictionless lending.

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