

Eliminate or minimize no hits on credit reports with Flex ID

Every time a credit report is requested by a mortgage lender or credit reporting agency (CRA), credit bureaus get paid. That includes no hit records where a report is not returned, regardless of cause—be it no credit history, mismatched data or information entered inaccurately. With these reports costing anywhere from **Price Range** each, this cost can really add up over time. This can unnecessarily impact the cost of the mortgage and slow down loan processing time.

Verify identity information prior to submitting a credit inquiry

We now offer the validation of identity verification through Flex ID. Flex ID is a verification intermediary that checks Social Security numbers and other personally identifiable information (PII) before submitting a credit inquiry. The benefits are enormous:

- **Easily verify and validate identity information**
- **Protect against compliance and fraud risks**
- **Reduce operating costs**
- **Create a positive and frictionless customer experience**
- **Focus resources on revenue growth**

Flex ID provides the critical information that supports the ability to more quickly and accurately access information needed to evaluate mortgage applicants. It streamlines the overall credit process so you can more rapidly pass customers the first time and reduce abandonment rates.

Expedite decisions by passing more customers the first time

Flex ID delivers streamlined identity verification to support rapid transaction decisions.

Powered by the industry's most robust identity database, lenders gain a strong competitive advantage:

-  **Verify identities against more than 36 billion public and proprietary records that cover 95% of the U.S. adult population, including entities with limited credit and financial histories**
-  **Leverage Flex ID identity verification score (CVI) to gain confidence you know who your customers really are. Access Flex ID quick reference score on Name, Address and Social Security number (NAS) and Phone (NAP)**
-  **Pinpoint risk with clear risk indicators of higher-level issues**
-  **Strengthen decisions with validated and verified data element flags**

Faster transactions begin with a solution that combines the confidence of data certainty with a level of flexibility tailored to meet business goals. Flex ID delivers key verification fundamentals that support faster transactions, increase market share and speed revenue generation.