

SmartPay

CRS's SmartPay consumer direct page is an online form where credit applicants can order their own credit report while talking to an originator at a branch location, while on the go, or even from the comfort of their own home! By placing control directly in the hands of consumers, the process of applying for credit becomes simpler and more convenient than ever before. Within minutes, applicants can provide their information, agree to any necessary disclosures, and order their credit report for originators to immediately review. This incredible ease and efficiency make SmartPay an indispensable feature for your customers in today's market!

Customizing Each SmartPay Form

SmartPay consumer direct forms can be set up with a customer's own branding, disclosures, and customized settings, ensuring each form is tailored to their needs!

- Order a traditional merged credit report or enable Experian Pre-qualification Mode to order soft-inquiry credit reports, letting applicants know where they stand before receiving an inquiry in their credit file .
- Design the page around the company's brand with custom images and fonts in the header and footer
- Add custom fields to request more information from applicants
- Customize disclosures and authorization text to be automatically stored on the file upon consumer acceptance and to address compliance concerns
- Bill the company or user for credit reports, or have the applicant input their own credit card information
- Use Experian Precise ID to verify the applicant's identity, helping protect against fraudulent credit orders
- Determine who will receive email alerts when an order is placed
- Send a copy of any disclosures and authorization text straight to the applicant, reducing compliance liability
- Add IP address page restrictions to guard against improper credit orders
- Display a mobile-friendly and disability-friendly interface for easy use