

## REAL-TIME INTEGRATION WITH EXPERIAN'S POWERCURVE®



# CHANNELNET

The Customer Experience. **Reinvented.**

- ChannelNet has 35+ years experience in creating personal data-driven digital experiences
- ChannelNet holds 2 U.S. patents  
US 7,778,889 B2  
US 8,195,531 B2
- A modular website architecture and development system that delivers a data-driven marketing solution for a personalized experience
- Delivered over 20 million personal webpages for clients



- Experian is the world's leading global information services company with 17,800 people operating across 44 countries

## ChannelNet partners with Experian to provide real-time prequalification offers for all loan types

### ■ CHALLENGE

To help credit unions stay competitive in a digital-first world, ChannelNet uses data and APIs to deliver lending solutions for all types of loans in real time. The Experian™ integration provides fast, informed decisions that mitigate risk. It also offer a seamless member experience for credit preapproval that does not affect the member's credit score. Credit unions can effectively execute loan acquisition campaigns to drive targeted account holders to their ChannelNet personal webpages (PWPs) where they can experience educational videos, interactive tools, FAQ, and easy-to-use forms.

## BUSINESS OBJECTIVES

- 1 Execute a new and existing member loan acquisition process to drive a real-time prequalification offer for any loan type.
- 2 Use member data and advanced technology to create seamless, fast and efficient member experiences.
- 3 Increase share of wallet and loyalty with new and existing members.

## SOLUTION

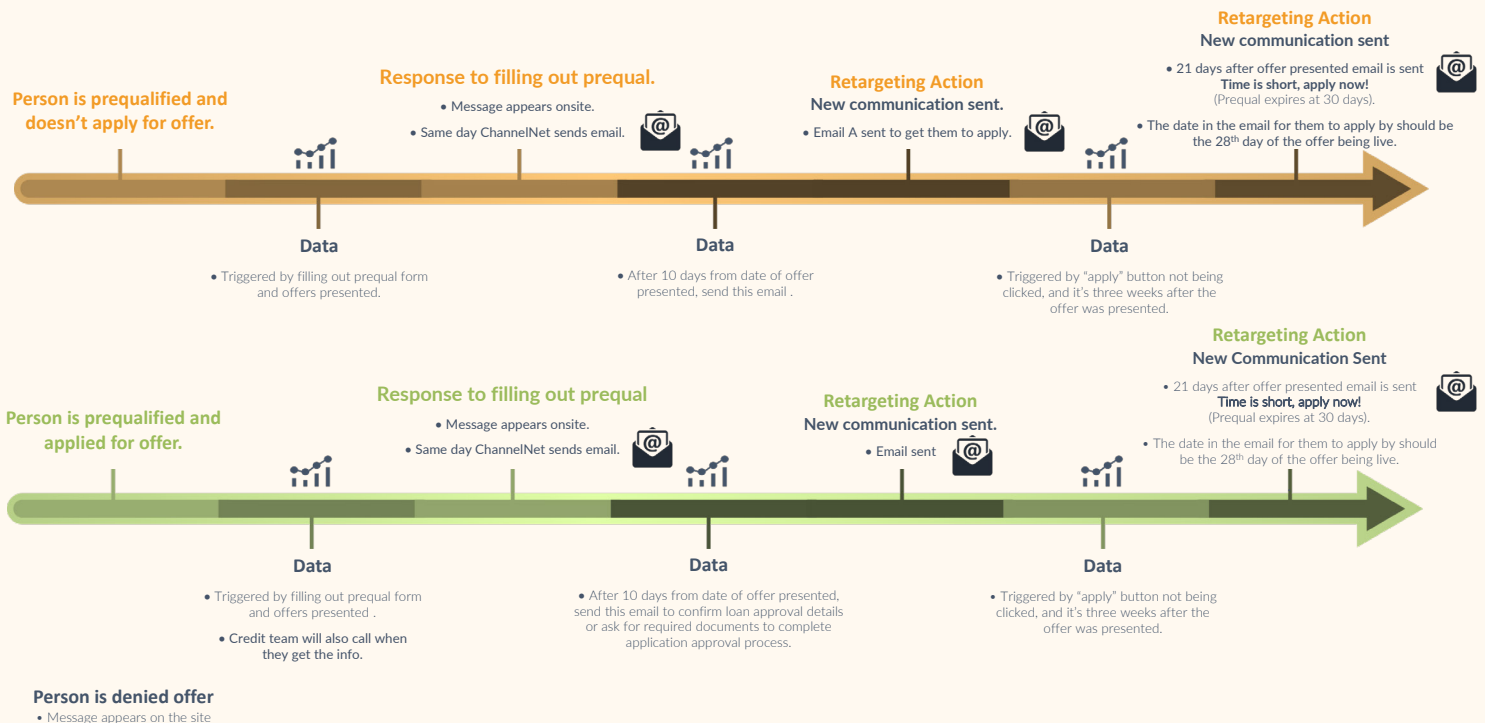
OneClick Financial is a proprietary digital engagement platform designed to encourage dialog between credit unions and their new and existing members.

Digital personal engagement is now table stakes for any financial institution advancing its digital strategy. It's critical to creating contextually rich, personal

experiences for members in real time. That personal interaction is now deepened with OneClick Financial's integration with Experian to deliver prequalified offers for auto, mortgage, home equity, home improvement, credit card, personal loans, and any other loan type.

With this new integration, credit union members will receive Experian-generated prequalified offers through OneClick Financial's PWP's to create targeted, personal experiences that expedite the lending decision process. This integration enables credit unions to leverage their member data to make fast, informed decisions that mitigate risk but also allow a seamless experience while boosting ROI.

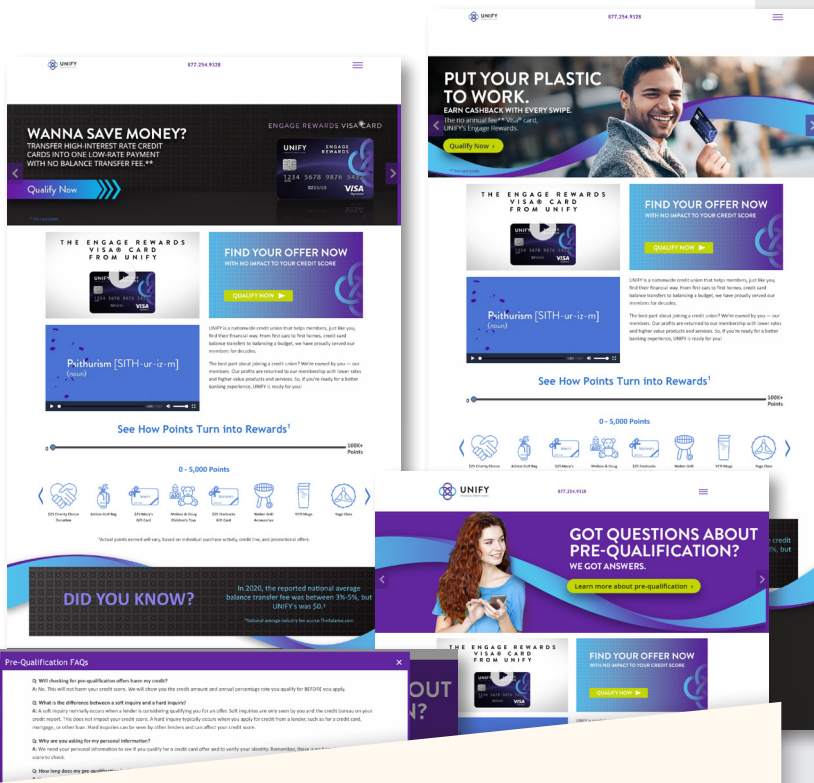
# RESPONSE TO FILLING OUT PREQUALIFICATION FORM AND FOLLOW UP COMMUNICATION FLOW



## BOOST SHARE OF WALLET AND THE POWER OF PARTNERS

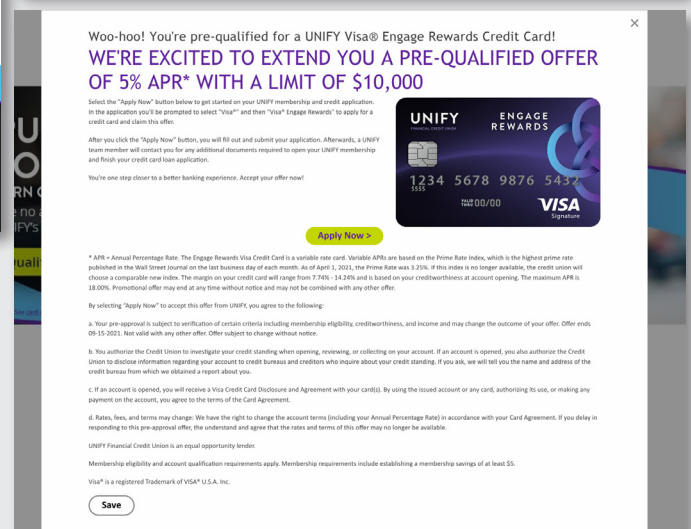
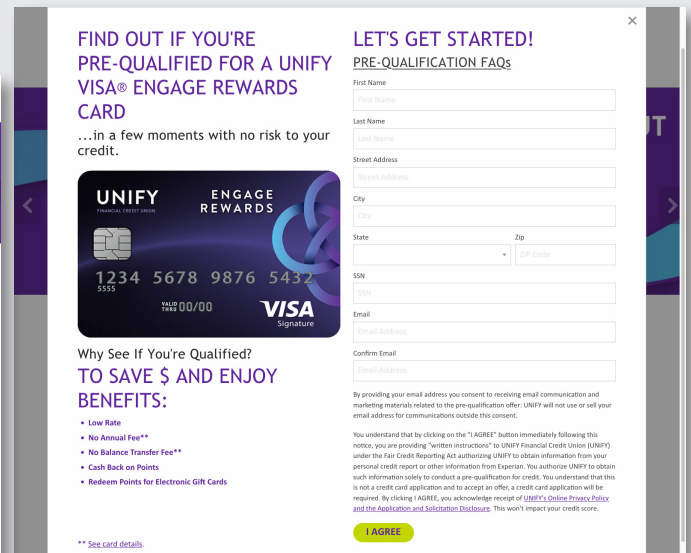
UNIFY Financial Credit Union is the first financial institution to take advantage of the ChannelNet and Experian integration. UNIFY has executed a new member acquisition campaign to drive targeted account holders to a ChannelNet PWP where they can find out in real time if they're preapproved for a new UNIFY credit card.

30-day results from the launch show a 3.4 percent conversion rate for prequalification form submissions.



## EXPERIAN SERVICES

Experian's credit decisioning solutions powered by PowerCurve include prequalification using a robust data gathering and decision execution solution in real time. Prequalification is a soft pull, so it doesn't affect a consumer's credit score. The consumer initiates prequalification and, if criteria are met, the credit union can provide them with all of their credit options.



Contact us now and find out how we can help you.

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