Prequalification

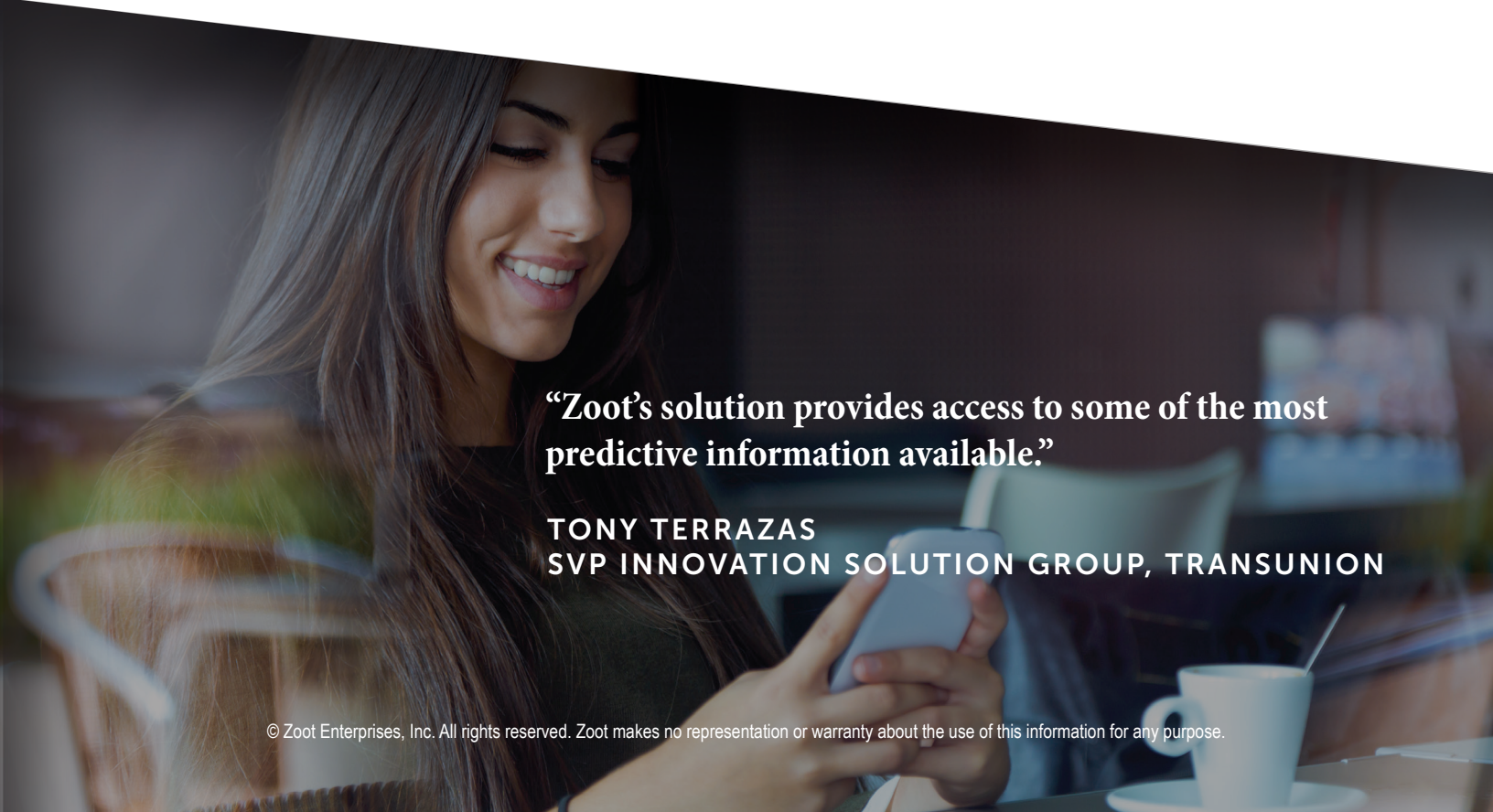## REDEFINING CREDIT MARKETING

WHAT DOES IT DO?

Zoot's prequalification solution can help you maximize approval rates and redefine your marketing strategy. Our solution uses minimal consumer information, like name and address, to make a soft credit inquiry to match people with the best options available. Consumers can review options and decide whether to proceed – putting them in control.

WHY IS IT IMPORTANT?

Zoot's prequalification solution allows you to change your acquisition game by expanding your universe. A powerful, consent-based credit scoring tool allows you to prequalify consumers in real-time at point of contact without a firm offer of credit – whether online, on the phone or face-to-face.

WHO WILL BENEFIT FROM IT?

Whether you are a lender or a lead generator, this tool gives you access to individual credit data – empowering you to match consumers to the products that best fits their needs and credit profile.

"Zoot's solution provides access to some of the most predictive information available."

TONY TERRAZAS
SVP INNOVATION SOLUTION GROUP, TRANSUNION

Financial institutions are ready to lend and consumers are ready to borrow. But, traditional loan acquisition programs often miss the mark due to lack of alignment with consumer needs, consumer fear of rejection and outdated marketing techniques. Zoot's prequalification solution is a data driven lending answer that can break down these barriers with substantially better results.

Make Better Decisions

Zoot's advanced prequalification solution provides clients with flexible access to data, attributes, scores and decisioning to make better mission-critical decisions across the customer lifecycle. It can also be used to increase qualification and approval rates while reducing bad debt and lowering overall operational and account acquisition costs.

Consumer-Driven

Zoot's prequalification solution is a consumer-initiated and consent-based product that gives potential customers the opportunity to see the types of credit products they may be qualified for. Consumers are able to review features of all the options and then determine which one best fits their needs before beginning the application process – improving approval rates, take rate, utilization and product fit.

Accurate and Quick

Today, the process of acquiring accounts via various channels – including the internet – is hindered by applicants who are not credit-qualified for the products they apply for. Prequalification enhances the lead-generation process by allowing you to match consumers with products that meet their credit profile before they apply – increasing approval rates once the application is submitted. Best of all, the entire process with the consumer is completed within seconds.

Profitable Leads

Zoot's prequalification is completed in real-time, enabling you to match consumers to loan options at the point of contact. Engaging consumers online, on the phone or face-to-face when they are engaged and most likely to respond will generate profitable leads for you and your team. Our solution allows lenders to use individual credit data to match potential customers to the right loan products.

Zoot's prequalification solution can help you easily convert engaged customers, generate the most profitable leads or prequalify consumers for the best products and offers.

To request a demo
or speak with a representative,

Call (406) 556-7555   Visit ZootSolutions.com/contact   Zoot