

Email and Phone Append for mortgage

Deliver firm offers of credit ahead of the competition

As consumer preferences and market trends shift to be digital-first, the consumer lending cycle is shortened and FOC (firm offers of credit) mail offers are delivered far too late. FOC delivered via digital channels—especially via email or phone—enable lenders to overcome this challenge and find success in the changing market. However, this strategy only works if there isn't missing or undeliverable contact data. To strengthen your credit marketing strategy you'll need to validate and append email addresses and/or phone numbers for consumers who are looking for a mortgage loan.

That's where Experian comes in.

Contact data validation and append solutions can ensure a foundation of data quality to equip each communication touchpoint with verified contact data across preferred, digital channels.



Real-time email append

We check email addresses for typos, errors, and spam traps. Then, we verify that domain can accept mail, and test each email address with an undetectable message to confirm if the email works. That way, you can append a consumer's best email address in real-time to deliver a FOC via email instantaneously.



Real-time phone append

We search data from nearly 1,500 telecom providers in 200+ countries globally to check if a number is active. We also collect information such as phone type, status, and origin country. With valid, accurate phone numbers, you can contact consumers when their mortgage loan is top-of-mind.

Key statistics

- 1 91% of business leaders say implementing **data quality has improved business agility**
- 2 72% of business leaders say **email is the top channel** they rely on to reach customers
- 3 We appended over **4.6M emails and 2.3M phone** records to priority clients in the past year

Top benefits



Present offers faster

Appending email and/or phone data to prescreen lists allows you to present firm offers of credit quickly, reaching prospects before they make their lending decision.



Fuel other marketing initiatives

Email append fills in missing information, and can be used to capitalize on many opportunities. Use it to promote a new product or service or to gain feedback on current offerings.



Compliance with both email and SMS communications

Experian's data enables compliance by providing pre-permissioned data, landline vs. mobile identifiers, and personal vs. business emails.

Deployment options

Whether you are leveraging bulk email lists or one off emails collected via online forms, you can choose the deployment method that makes the most sense for your business.

Real-time at the point-of-entry

Our email and phone validation can be integrated into online applications, CRM systems, and more. It will validate and/or append the best consumer email or phone, to ensure accuracy at point-of-entry and enable seamless and immediate communication with consumers.

Automated

Data files are automatically uploaded to a secure FTP website on a daily, weekly, or monthly basis for validation and/or appends. Once complete, you will receive a notification that the cleaned file and its results are ready for use.

Batch processing

Contact data files are validated on an ad-hoc basis depending on the needs and preferences of the organization. The contact lists will be uploaded to a secure FTP website, processed, and provided back with cleaned data and a summary of results.