LexisNexis RISK SOLUTIONS

Optimize Auto Prequalification Outcomes

Fuel more conversions with competitive offers powered by alternative data

In today's auto lending environment, car shoppers increasingly begin their journeys online — researching vehicles, comparing prices and seeking fast, seamless ways to evaluate buying power before ever visiting a dealership.

Credit-anxious consumers want clarity on monthly payments and financing options, but many remain wary of hard inquiries and early data sharing. Prequalification is becoming a critical touchpoint early in the funnel, enabling customer engagement without requiring sensitive personal information such as full Social Security numbers or income documentation.

That's where LexisNexis® RiskView™ solutions stand apart, empowering auto lenders to deliver personalized, risk-aligned credit insights with just a few key data points. By leveraging alternative scores and attributes tied to nearly the entire credit-eligible US population, our RiskView™ suite helps you expand reach, boost early engagement and build buyer trust from day one.

Enhance your customer acquisition strategy

Maximizing ROI on auto prequalification campaigns requires solutions that streamline identity resolution, reduce friction and expand access.

Seamless digital interaction

Our solution integrates effortlessly into your existing digital prequalification flow, enhancing identity resolution with passive digital and behavioral insights. This layered intelligence not only verifies the consumer more confidently, but it also flags potential risks tied to both physical and digital identities — improving accuracy and trust at the first point of engagement.

Low friction inputs

We can resolve back to a unique identity without requiring a full 9-digit Social Security number. By using basic personally identifiable information (PII) — such as first name, last name and address — you can prequalify more consumers earlier in their buying journey, reducing abandonment and boosting conversion without compromising on identity integrity.

Greater inclusivity

Our alternative credit scores and attributes enable lenders to engage a broader population, including thin-file, no-file and credit-anxious consumers. By incorporating signals beyond traditional credit history, we help you build a more complete risk profile and unlock financing opportunities for underserved but creditworthy buyers.

Improve conversion rates and profitability

Marketers often struggle to design targeted campaigns that attract qualified applicants, which can lead to wasted spending and low conversion rates. RiskView™ enhances prequalification by leveraging alternative data to help identify and engage high-intent audiences more effectively, driving better-qualified traffic into the prequalification funnel and boosting conversion rates.

Maximize opportunities for growth

The most powerful credit-based marketing campaigns require differentiated data solutions. Use our RiskView solutions individually or combined to maximize effectiveness. Leverage the nuanced details of non-credit life events along with near real-time, alternative credit-seeking insights.

Enrich internal prequalification models

LexisNexis® RiskView™ Attributes offers over 350 next-generation, FCRA-regulated insights that enhance prequalification models. By leveraging public records and alternative credit-seeking behaviors, these attributes help lenders better segment applicants with similar risk profiles, enabling more inclusive, more accurate and efficient decisions.

RiskView™ Attributes can improve existing models to help increase acceptance rates and manage risk exposure more effectively, making them a powerful tool for lenders seeking to approve more applicants without compromising on risk.
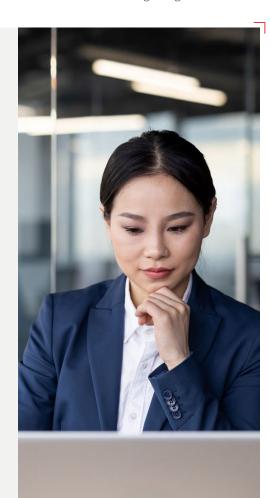
Realign risk segments to expand prequalification opportunities

LexisNexis® RiskView™ Optics and RiskView™ Spectrum Scores deliver three-digit scores that offer a more complete view of consumer creditworthiness, helping you refine segmentation within credit bands, enabling you to prequalify more applicants and boost booking rates, while managing risk thresholds.

Using **RiskView™ Scores** at the prequalification stage allows lenders to more confidently extend offers to a broader range of consumers, unlocking growth opportunities without increasing risk exposure.

Accelerate implementation with flexible delivery options

To support your evolving data strategy, we offer batch delivery methods that seamlessly integrate with your existing systems. Our infrastructure is built for operational readiness, enabling you to deploy insights quickly and more efficiently across your organization. This means reduced friction across your workflows, faster time-to-value, reduced integration complexity and the ability to act on data-driven opportunities with confidence.

Optimize auto prequalification outcomes across the credit spectrum:

Accelerate the buyer journey by minimizing input requirements

Improve lead quality for dealers and lenders

Enhance customer experience

Reduce drop-off and drive higher conversion rates

Tap into the power of RiskView for prequalification

Drawing on multiple dimensions of data, RiskView can transform your prequalification marketing strategies.

For effective prequalification marketing, combine strategic insight with seamless execution. By harnessing the power of alternative data, you can expand your market reach and optimize campaign performance, all while driving higher acquisition rates and building stronger customer relationships.

Data-driven decisions with exceptional outcomes.
Transform your marketing strategy with RiskView for prequalification.

To learn more, call 800.953.2877 or visit risk.lexisnexis.com/auto-lending

About LexisNexis Risk Solutions

LexisNexis® Risk Solutions harnesses the power of data and advanced analytics to provide insights that help businesses and governmental entities reduce risk and improve decisions to benefit people around the globe. We provide data and technology solutions for a wide range of industries including insurance, financial services, healthcare and government. Headquartered in metro Atlanta, Georgia, we have offices throughout the world and are part of RELX (LSE: REL/NYSE: RELX), a global provider of information-based analytics and decision tools for professional and business customers. For more information, please visit www.risk.lexisnexis.com and www.relx.com.