

# CuneXus and Experian Offer Optimized Consumer Lending Experience and Drive Financial Inclusion

[businesswire.com/news/home/20220804005373/en/CuneXus-and-Experian-Offer-Optimized-Consumer-Lending-Experience-and-Drive-Financial-Inclusion](https://www.businesswire.com/news/home/20220804005373/en/CuneXus-and-Experian-Offer-Optimized-Consumer-Lending-Experience-and-Drive-Financial-Inclusion)

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SANTA ROSA, Calif.--(BUSINESS WIRE)--CuneXus, the first and only digital storefront for financial institutions' account holders, announced today that its clients can now leverage Experian's prescreen data and technology to offer customers a frictionless digital consumer lending experience. CuneXus and Experian® will deliver compliant, digital display options of preapproved offers and help credit unions navigate consumer digital expectations, market competition and regulatory requirements.

CuneXus' clients can now use Experian's industry-leading prescreen data and technology to unlock the power of data to create opportunities for consumers, businesses and society. CuneXus segments, targets and prescreens consumers against available loan products and lending criteria, making lending services available through an on-demand digital storefront.

Through Experian's comprehensive credit data and over 2,000 Premier Attributes<sup>SM</sup>, CuneXus clients gain access to expanded Fair Credit Reporting Act (FCRA) regulated credit data to have the ability to improve market segmentation and have a more holistic view of their account holders' financial situations.

"At Experian, we're dedicated to helping consumers thrive and facilitating access to fair and affordable credit," said Greg Wright, executive vice president and chief product officer, Experian Consumer Information Services. "By leveraging our data and technology to make better informed decisions through CuneXus, credit unions can stay competitive, keep up with consumer expectations and meet regulatory requirements while also providing a seamless consumer lending experience for their members."

This joint offering gives CuneXus clients access to data and analytics that can help them increase financial access for consumers responsibly. By combining traditional credit data with Experian's expanded FCRA-regulated data, lenders can gain a more complete view of a consumer's financial health. Expanded FCRA data can include positive payment history for things like monthly utility payments, rental payments, cell phone bills and cable bills.

As the largest credit union headquartered in Florida, \$15.9 billion asset Suncoast Credit Union wanted a convenient, effective way to deliver preapproved offers to its over one-million-member base. Together CuneXus and Experian have made it possible with relevant, data-driven and personalized offers through digital and member-facing channels.

“We are passionate about serving our members and empowering them to live their best financial lives through online and mobile banking, while at the same time allowing our staff to focus more on member relationships,” said Joanna Bradley, vice president of Consumer Loan Delivery at Suncoast Credit Union. “CuneXus and Experian have helped us fulfill our mission as we are now able to deploy greater automation, making the experience more efficient and less redundant for staff, and reducing friction for members in digital channels as they no longer need to call or visit a branch to act on money-saving offers. Instead, they can easily accept online with the tap of a finger.”

Dave Buerger, co-founder and president of CuneXus, said, “Experian continues to innovate and leverage technology to help consumers improve their financial health. This collaboration is a perfect fit into our storefront, unlocking opportunities for financial institutions to expand their customer base with inclusive lending and enhanced marketing and segmentation capabilities. This not only generates a next-level, personal experience for account holders but allows our clients to remain competitive in the market.”

To learn more about CuneXus, please visit <https://cunexus.com/>. To learn more about Experian’s prescreen solutions, please visit <https://www.experian.com/business/products/prescreen>.

## **About Suncoast Credit Union**

Suncoast Credit Union is the largest credit union headquartered in the state of Florida, the 10th largest in the United States based on membership, and the 10th largest in the United States based on its \$15+ billion in assets. Chartered in 1934 as Hillsborough County Teachers Credit Union, Suncoast Credit Union currently operates 75 full-service branches and serves more than one million members in 40 counties across Florida. As a community credit union, anyone who lives, works, attends school, or worships in Suncoast Credit Union’s service area is eligible for membership. In 2021, Suncoast Credit Union’s field of membership was expanded to include public K-12 teachers, college educators, and educational support staff from all of Florida’s 67 counties. Suncoast is passionate about community support. Since its founding in 1990, the Suncoast Credit Union Foundation has raised and donated more than \$36 million to organizations and initiatives that support the health, education, and emotional well-being of children in the communities that the credit union serves. For more information, visit [suncoastcreditunion.com](http://suncoastcreditunion.com).

## **About Experian**

Experian is the world's leading global information services company. During life's big moments – from buying a home or a car, to sending a child to college, to growing a business by connecting with new customers – we empower consumers and our clients to manage their data with confidence. We help individuals to take financial control and access financial services, businesses to make smarter decisions and thrive, lenders to lend more responsibly, and organizations to prevent identity fraud and crime.

We have 20,600 people operating across 43 countries and every day we're investing in new technologies, talented people, and innovation to help all our clients maximize every opportunity. We are listed on the London Stock Exchange (EXPN) and are a constituent of the FTSE 100 Index.

Learn more at [www.experianplc.com](http://www.experianplc.com) or visit our global content hub at our [global news blog](#) for the latest news and insights from the Group.

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## **About CuneXus**

CuneXus, a wholly-owned subsidiary of CUNA Mutual, is the first to market with a digital storefront for financial institutions' account holders, addressing the need for a personalized, on-demand banking experience. The platform eliminates the loan application process, providing consumer transparency and a simple 10-second activation experience. The CuneXus digital storefront has helped the largest lenders in the country to grow wallet share, create sales-enabled branches, execute new account holder acquisition, and grow non-interest income. CuneXus client institutions represent over \$596 billion in combined assets and 30 million U.S. consumers, funding \$60-\$70 million in loans daily. For more information, visit [www.cunexus.com](http://www.cunexus.com).