



Mortgage Engage+

A quick and easy way to view a consumer's eligibility of being accepted for a mortgage



Consumers are evolving...

Consumers are increasingly researching and applying for mortgages online, driven by the desire for a better, quicker, and more convenient experience.

The digital age has transformed expectations, with borrowers valuing the efficiency and ease that online applications offer. They can complete the process from the comfort of their homes, at any time that suits them, without the need for lengthy in-person appointments or excessive paperwork.

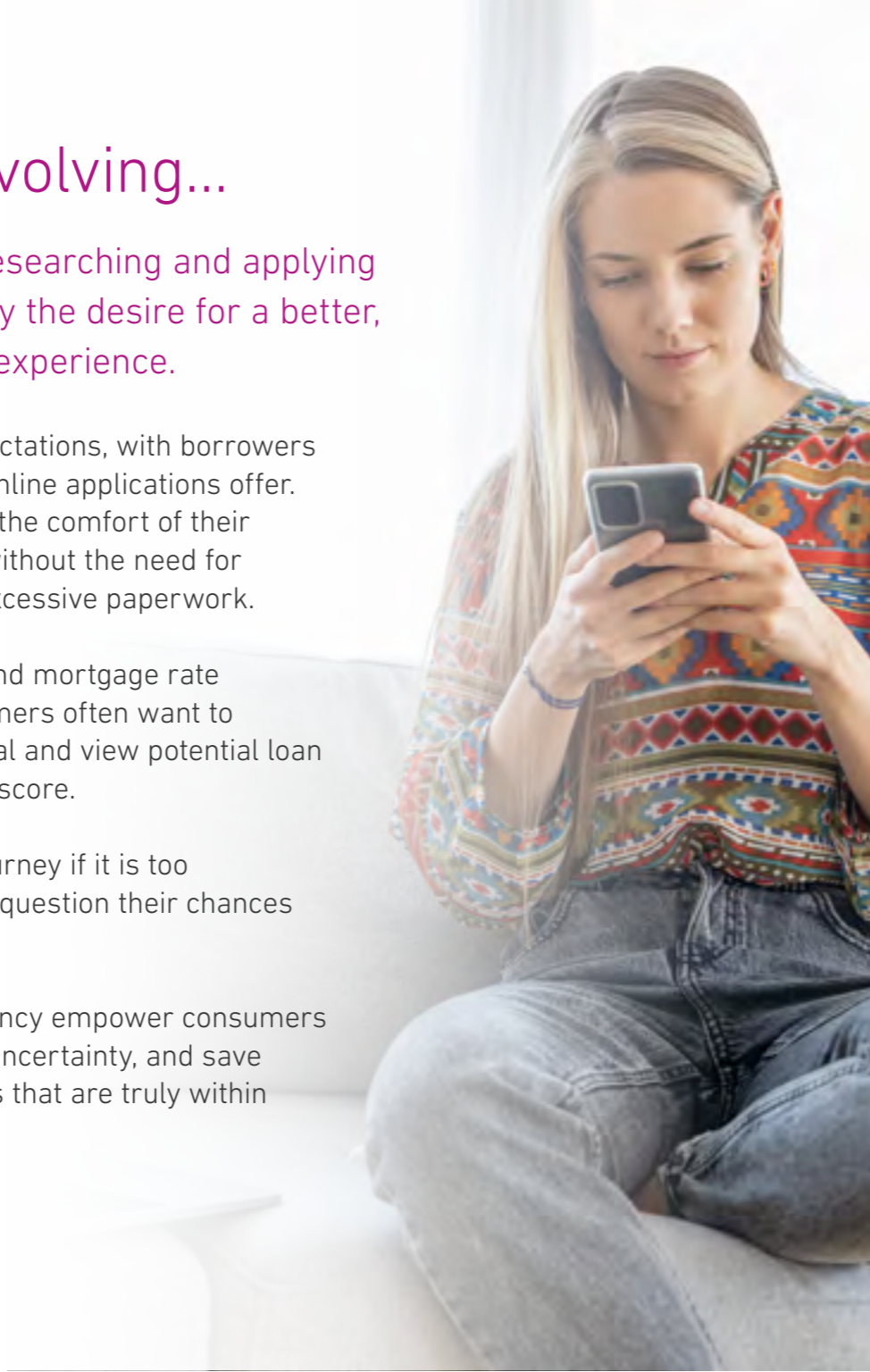
With Bank of England rate changes and mortgage rate increases heavily in the news, consumers often want to understand their likelihood of approval and view potential loan terms, without impacting their credit score.

Consumers will quickly abandon a journey if it is too confusing, time consuming, or if they question their chances of being accepted.

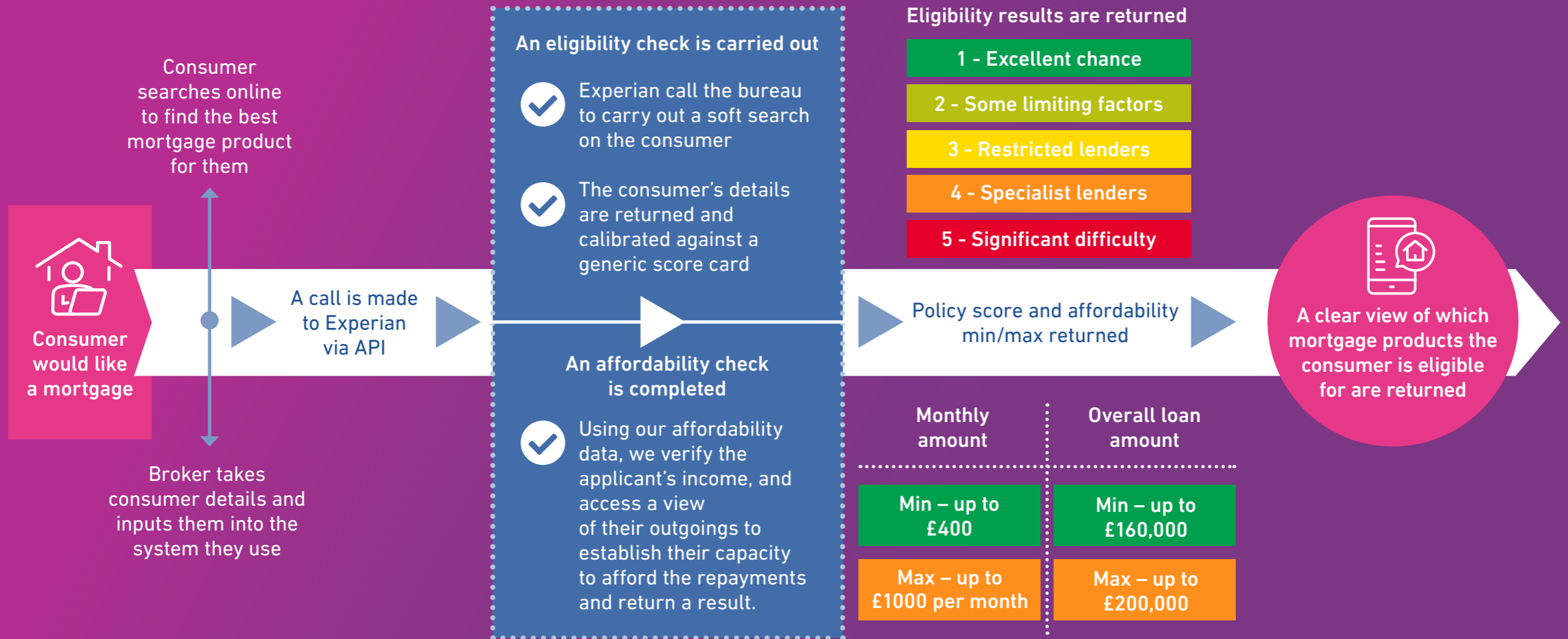
Lenders who can offer this transparency empower consumers to make informed decisions, reduce uncertainty, and save time by focusing on mortgage options that are truly within their reach.

Provide the quick, informed, digital journey the consumer wants.

Mortgage Engage+ combines eligibility with affordability to provide you with an understanding of a consumer's credit eligibility, their likelihood of being accepted by lenders and whether they can afford the monthly repayments, as well as the overall loan amount, using an array of data sources such as bureau, ONS and CATO. As a result, the online mortgage application process becomes more efficient, user-friendly, and streamlined from application to approval.



How Mortgage Engage+ works



Why Mortgage Engage+?



Quick and Easy 24x7

A short question set that gives consumers quick results at any time of the day, so you can grow your business and consumers can search for a mortgage at a time that suits them.



A better consumer experience

Consumers access an informed and easy to understand view of the mortgage products they are eligible for, with the likelihood of acceptance and clear repayment terms, prior to application or hard check.



Save time and resource

Capture information from the consumer for an early view of their eligibility and affordability before a credit search, reducing application processing times.



Improve efficiency

Only progress applications that are likely to be accepted, increasing conversion rates and reducing declines rates.



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