

Experian Instant Unlock™

Secure consumer-permissioned access to temporarily unlock or unfreeze credit files

Millions of consumers are restricted from applying for credit products because they've elected to have their credit files locked or frozen. The number of credit freezes and locks has tripled over the past decade, reaching 18.5 million consumers.¹ These individuals are often creditworthy, with 92% maintaining credit scores above 660.¹ There was no painless way for consumers to apply without manually contacting the credit bureau to change the status of a frozen or locked credit file, until now.

How the solution works

Instant Unlock is an API-based solution that embeds in your online application process using an iframe or webpage redirect. It temporarily unlocks or unfreezes a credit file so that a consumer can complete an application without leaving your website. Instant Unlock keeps applicants in your flow, no logging into their Experian® account or calling support.

~70%

online application completion rate
of frozen/locked consumers in one fintech
deployment, up from 15%²

Consumers can unlock their credit report with a simple three-step process

1. **OPT-IN** to the Instant Unlock process.
2. **AUTHENTICATE** device and identity with one-time passcode (OTP).
3. **AUTHORIZE** temporary removal of freeze and/or lock.

Beneficial for lenders and borrowers

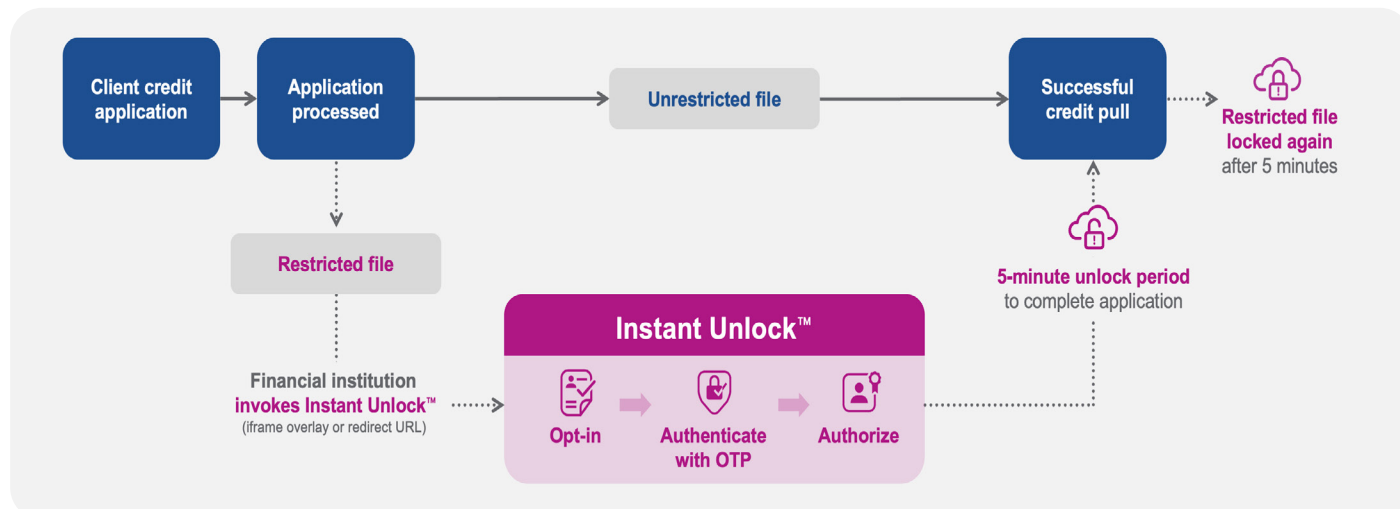
- ✓ **Reduces application abandonment rates**
Consumers can authorize a credit unfreeze or unlock for prequalification or origination without leaving the lender's environment.
- ✓ **Convenience and efficiency**
There's no need to log into an Experian account or call support to unlock or unfreeze a credit file.
- ✓ **Streamlined user experience**
Offer a user-friendly interface, via iframe or webpage redirect, designed to be simple and intuitive.
- ✓ **Security and privacy**
Verify the consumer using industry-standard fraud solutions, CrossCore®, FraudNet and Precise ID®. The lock or freeze will automatically restore after five minutes.
- ✓ **Increases financial opportunity**
Provide timely access to special offers and competitive rates when applying for credit products.

¹ Experian internal analysis, 2026.

² Experian analysis of anonymized client data, 2026. Results reflect a single client's experience and may not be representative of all users.

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How Instant Unlock works in the online application flow



The Experian difference

Experian is leading the innovation, giving consumers the chance to instantly unlock or unfreeze their credit file temporarily during the live application process without ever leaving the lender's webpage. The cornerstone of the solution is obtaining explicit consumer permission before allowing access to credit. Prior to any temporary unrestricting, consumers will be required to provide informed consent, clearly understanding the duration and scope of access.

This transparent process builds trust between clients, consumers and Experian. This is just another way Experian creates ease between you and the consumer when pulling their credit during the online application process.

For more information about Experian Instant Unlock, visit

<https://www.experian.com/business/products/experian-instant-unlock>