

# Prescreen

## Targeted Direct Marketing with Success

### KEY BENEFITS

**Make confident, time-sensitive offers** when consumers are likely to respond

**Optimize marketing performance** by targeting a specific group of interested, qualified consumers

**Better segment consumer groups** for more tailored offers

**Help reduce risk** by targeting consumers who are less likely to default on payments

**Boost marketing ROI** by generating more targeted lists of high lifetime value prospects

**Efficiently focus marketing dollars** on best-fit consumers

### Target Consumers Who Are Most Likely to Respond to Your Pre-approved Offer

Consumers have a way of tuning out loan offers — that is, until they're actually ready to open a new account. If you can put your message in front of them at that precise moment of interest, the chances of them accepting your pre-approved offer may soar.

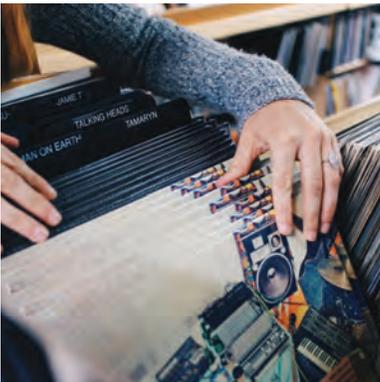
Prescreen from Equifax helps you do exactly that. It cuts through the vast universe of consumers to help you identify prospects who are most likely to respond to your offers. From there, you can intelligently focus your marketing and sales efforts on those individuals who represent your most promising — and potentially profitable — audience. Simply put, Prescreen helps you make the right offer, to the right customer, at the right time.

### Recognize Interest and Assess Risk Earlier for Optimal Account Performance

Prescreen works by tapping the market-leading Equifax consumer credit file, to identify predictive data elements that can help calculate a consumer's propensity to open one or more new accounts. What makes Prescreen unique is that it can also reveal which consumers are less likely to default on payments. So, while other tools can predict high open rates and high bad rates, Prescreen helps you find the sweet spot of lower risk accounts with high open rates.

It's also highly flexible. Prescreen allows you to customize your credit score cutoffs based on your mailing volume and other factors. To further strengthen your marketing performance, it can be combined with predictive triggers to help you:

- Target only the prospects who are more likely to open an account, in the market for a credit card and align with your risk profile
- Confidently make pre-approved offers
- Drive increased lifetime value for new accounts
- Strategically segment consumer groups for more tailored card offers
- Save money by not sending offers to unqualified prospects



## CONFLUENT STRATEGIES

Merging Insights with Actions



## PRESCREEN CHECKLIST

### ▣ Permissible Purpose

What is the pretext under which you are accessing consumer credit data?

### ▣ In-House Attributes

Which variables in your own database indicate propensity to buy? What is your ideal borrower?

### ▣ Equifax Attributes

Identify ideal profiles by tapping a wide range of lead measures of credit quality and risk.

### ▣ Promotional Pricing

In addition to a firm offer of credit, are you extending a special pricing schedule to your recipients that cannot be obtained otherwise?

### ▣ Project Agreement

Have you signed and returned your agreement for your prescreen project?

### ▣ Approved Creative

Your direct marketing creative must contain language that is FCRA and FACTA approved. A member of the Equifax Compliance team must review your creative prior to distribution.

### ▣ Tracking Attribute

How will you measure response to your pre-approved offer? Apply a tracking attribute to your lending product or create a dedicated product code to track originations, delinquencies, and charge-offs.

### ▣ Post-Campaign Review

Schedule a meeting with your Sales Executive to review campaign performance and plan adjustments for your next campaign.

## Improve Up-selling and Cross-selling at the Point of Sale

More than an acquisition tool to identify interested prospects, Prescreen can also be used at the point of sale to help boost up-sell and cross-sell efforts. Real-time, online results can help your onsite associates make competitive, time-sensitive offers at that critical moment when you have the customer's undivided, face-to-face attention as they sit on the other side of the desk.

## Get Flexible Access Based on Your Needs

Whether you're managing big marketing lists or one-on-one transactions, Prescreen is flexible, and easy to use in multiple situations. It can be used as a standalone data set, or integrated with other Equifax products such as predictive triggers for optimal results. Likewise, it can be accessed offline as a batch screen or online through a point-of-sale interface.

## Typical Prescreen Timeline (\*Your project may vary)

### Day One

Finalize project criteria. Establish any key points of contact for all stakeholders and ensure any special constraints or dependencies have been outlined prior to Equifax submission.

### Week Two Equifax Day 1

Client uploads full database file to Equifax (file excludes any existing accountholders for the promotional product and/or accountholders who are otherwise ineligible for the promotional product). Client provides prospecting criteria and first creative draft with disclosure. Client advises additional demographic or underwriting exclusions.

### Week Three

All legal agreements and certifications have been signed and returned to Equifax. Second draft copy of creative submitted to Equifax for compliance approval and feedback regarding required changes.

### Week Four

Final review of project details including counts, creative (revised version, if necessary), print/mail house schedule, and any other outstanding dependencies. **\*\*Revisions to criteria after review of counts will extend project timeline.**

### Week Five

Project file transmitted to print/mail house or client for fulfillment. **\*\*NOTE: if approved print/mail provider receives file directly and runs additional exclusions (such as National Change of Address), those recipients are no longer required to participate. If client receives file directly, all recipients must participate by law.**

### Week Seven

Offer is dropped for delivery to prospects. Create a campaign within CRM or MCIF platform to accumulate responses and analyze results. Provide public-facing personnel and underwriting team with some form of internal campaign notice that outlines the terms of the offer with a copy of the creative for reference. Sales tips and closing tactic refreshers are also a plus.

### Week Fifteen

Client conducts a post-campaign analysis to evaluate response and next steps. Refer back to CRM/MCIF campaign or unique core product attribute to harvest results and determine campaign success. Contact your Sales Executive and/or Client Engagement Manager to share results and begin planning next campaign.



CONTACT US TODAY

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