



EQUIFAX[®]

Prescreen

Target consumers who are most likely to respond to your credit offers

Consumers have a way of tuning out credit 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 credit 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 credit 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. Prescreen can also reveal which consumers are less likely to default on payments. 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 thousands of powerful attributes, predictive triggers, and fraud detection tools to help you:

- Target only the prospects who are more likely to open an account, in the market for new credit, 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 offers
- Save money by not sending offers to unqualified prospects or fraudulent synthetic identities

Key benefits

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

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

Better segment consumer groups for more tailored credit 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

Enhance segmentation with alternative consumer financial data and insights

Extend prescreen campaigns via email and digital

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

Our Prescreen solutions offer flexible access whether you are managing big marketing lists or small campaigns. Use our Equifax Ignite® unified analytical platform for an end-to-end solution or consider budget-friendly and customized options. Our basic solution incorporates a subset of credit attributes while our more sophisticated solution includes alternative data and list counts. Customized options include access to the full range of Equifax datasets for advanced target selection.

Extend prescreen campaigns via email and digital

Prescreen campaigns are no longer limited to just direct mail and point of sale applications. Now you can work with us to append email addresses to your Prescreen list and deliver firm offers of credit directly to your target audience's inbox. Prescreen email offers can even be delivered without accompanying direct mail, saving you significant time and expense.

To further expand your Prescreen campaign messaging, Prescreen lists can be onboarded to transform them for use in digital marketing. You can then deliver consistent messaging through online display ads, mobile ads and apps, social media, and other digital channels. Once the viewer clicks on the ad, they are taken to a landing page to verify identification at which point a Prescreen offer is presented, as appropriate. Contact us to learn more about incorporating email and digital channels into your Prescreen efforts.

Go beyond credit scores to expand lending acquisition audiences

Over 91.5 million consumers have thin files or are credit invisibles* — yet many of these consumers have other financial transactions or resources that lenders can use to uncover additional qualified applicants for their acquisition campaigns.

To truly understand consumers today, lenders can incorporate alternative data as well as consumer financial capacity insights to expand and refine acquisition targeting while managing risk. These data points can include:

- Payment data for telecom, Pay TV, and utilities accounts
- Employment and income data
- Payment history for borrowers that use specialty finance services
- Consumer-permissioned bank transaction data, as well as statement data for utility and telco bills

Non-FCRA consumer financial and economic insights such as households' likely assets, income, spending power, or financial durability can be used before Prescreen to help lenders go deeper into the credit file by better differentiating consumers that may have the same credit score, but varying financial resources. Non-FCRA segmentation insights can also be used to develop treatment groups for tailored messaging and creative.



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*Equifax analysis

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Advance and speed Prescreen analytics with Equifax Ignite

Leverage a unified, cloud-based platform to build and refine Prescreen models and boost your prospecting efforts:

- Access all Equifax datasets, plus your firm and third-party data in one place
- Key and link all data
- Test what-if and champion/challenger scenarios
- Benefit from machine-learning
- Incorporate a results feedback loop to fine-tune models



With Equifax Ignite, firms can:

- Build new models in weeks, not months
- Reduce time to offer delivery by up to 60%
- Score up to 21% more previously unscorable consumers
- Achieve 5x faster processing power