

## TargetPoint Triggers

### Key benefits

- > Increase revenue by targeting consumers when they are in the market for credit.
- > Retain profitable accounts and improve customer relationships by extending appropriate offers at the right time.
- > Reduce acquisition
  expenses associated with
  marketing to unqualified
  prospects or existing
  customers.

# Identify qualified prospects and customers when they are shopping for credit

The consumer credit market is increasingly competitive. Imagine being able to extend an offer during the precise window when consumers are most likely to be receptive. Equifax TargetPoint Triggers help you do just that by indicating when consumers may be in the market often before your competitors become aware.

TargetPoint Triggers enable you to quickly identify new sales opportunities—whether in your existing portfolio or prospecting—and drive incremental revenue. This intuitive prescreen service pinpoints market ready consumers with indicators for:

- Recent changes in credit activity
- Changes in credit behavior over time
- Tradeline/account characteristics

TargetPoint Triggers save you time and money by identifying prospects who are more likely to provide higher returns on your investment. As a result, you will reduce costs associated with marketing to unqualified prospects and improve open rates.

### Maximize revenue and customer relationships

Because TargetPoint Triggers help identify prospects that may be in the market to buy, you can provide products and services when consumers want them, which improves campaign open rates. This strategic screening tool also enhances existing relationships by helping you proactively extend relevant offers when customers are ready to buy. Whether your goal is acquisition, cross-sell or retention, TargetPoint Triggers helps you make the right offer, to the right customer, at the right time.

#### Complements existing account management systems

With timely precision, Equifax can deliver targeted prospects from your portfolio or marketing list, matched against our comprehensive credit marketing database. With TargetPoint Triggers you can:

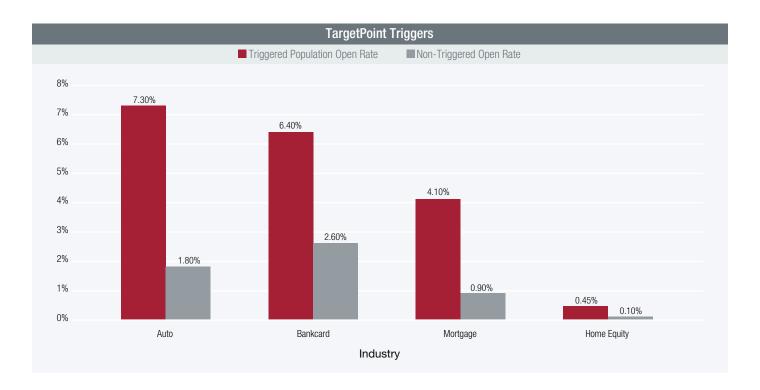
- Integrate unique, preset credit event triggers and credit file attributes to identify consumers who
  are shopping for your offer of credit.
- Combine TargetPoint Triggers with your custom prescreen criteria or Equifax ProspectID Advantage™.
- Augment your current acquisition marketing strategy by engaging "hot leads" between your major campaigns.

TargetPoint Triggers is fully automated and delivers output to your mail house or processor via a secure electronic data transfer. You choose whether to receive prospect data on a daily, weekly or monthly basis. Plus, we maintain an eight-week suppression file to ensure that previously delivered names are filtered out.



#### Turn proactive timing into increased acquisition rates

TargetPoint Triggers delivers competitive advantage across key industries by creating significant lift in open rates. For example, in the auto market, marketing lists augmented with event-based triggers delivered an increase of more than 300% in open rates versus a non-triggered population. Turn precise timing into real results with Target Point Triggers.





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