

A smiling man with glasses and a green sweater is interacting with a customer in a clothing store. The background shows racks of clothes and store lighting.

EQUIFAX®

Capture consumers seeking new credit

5 tips to reach audiences most likely to respond to your lending offers



The opportunity:

There are over **300 million consumers** in the U.S.
Over **700,000 are shopping for credit** on any given day.*
Equifax can help you reach these consumers,
who meet your criteria.

Your lending efforts demand maximum precision — especially as consumers are faced with a fluctuating economy and new challenges that are impacting their wallets every day. And during economic uncertainty, marketing budgets are under even more pressure to deliver results.

How can you optimize your marketing resources and deliver on growth?
By ensuring your lending offers are reaching consumers who are most likely to open new credit accounts.

The opportunity is significant. Over 700,000 consumers are shopping for credit on any given day.* And thousands more have the same characteristics as those that have recently opened new lines of credit.

If you can identify consumers seeking new credit, then you can immediately reach out and deliver your offers. These consumers are more likely to say 'yes' — which means you can better gain more new customers and expand existing relationships.

Explore solutions to help you reach consumers seeking new credit.

**Be precise with your
marketing dollars.**

Target optimal
new consumers and
current customers for
new lending account.



Consider these questions:

- Can your firm identify credit-seekers that are likely to be actively on the hunt for new credit?
- Are you aware when your current customers are seeking credit at other firms?
- How fast can you identify credit-seekers?
- How quickly can you respond with Prescreen and Invitation to Apply (ITA) offers to capture new business or retain share?

Here are **5 solutions** to help you better reach consumers when they are ready for new credit.

1	Fuel Prescreen and act fast: Use alerts to capture consumers actively in-market for credit	5
2	Enhance Prescreen with intent: Find consumers likely to open new credit to fuel Prescreen	6
3	Advance ITA segmentation: Reach prospects likely to pursue new credit	7
4	Target lookalikes for ITA: Market to Prescreen responder lookalikes for ITA	8
5	Fine-tune digital targeting: Enhance digital ITA efforts to reach online audiences likely to respond.....	9



- Use these solutions to:**
- **Enhance acquisition campaign efficiency:** Achieve better response rates and lower costs
 - **Improve open rates:** Gain higher acceptance of credit offers
 - **Augment ITA and Prescreen lists:** Apply measures to fine-tune targeting
 - **Refine customer retention strategies:** Expand relationships and maintain share



1

Fuel Prescreen and act fast: Use alerts to capture consumers actively in-market for credit

Let's say a consumer is browsing the market for a new bank card or auto loan. How quickly would you know?

Consumers make their loan decisions quickly. That means you need to act fast to capture consumers that are actively seeking new credit. Waiting just a day to deliver an offer could be a lost opportunity.

Here's what you can do: Use [TargetPoint Triggers™](#) to receive alerts of consumers who initiate new credit inquiries — either prequalifications or applications.

- Receive alerts of in-market consumers on a daily basis.
- Then quickly deliver your competitive offer — before the consumer makes a decision on their choice of lender.
- Combine alerts with Prescreen criteria to reach your desired borrower audience.
- Boost acquisition, cross-sell to current customers seeking credit, and fuel retention.

Available alerts:

- Auto
- Bank Card
- Home Equity
- Mortgage
- Personal Finance
- Retail



Event	Possible lender action
Prospective customer prequalifies or applies for personal finance loan at competitive firm	Extend your own personal finance offer to that consumer
Deposit customer applies for mortgage at another firm	Extend your own mortgage offer to that customer
Existing customer applies for new car loan at another firm	Initiate a customer call to offer assistance in managing credit



Every day counts.

Use alerts to deliver competitive offers fast.

- Overall, **49%** of open trades happen within the **first 15 days** of the triggered event.
- For consumers seeking a new auto loan, over **48%** make their lender choice on day one. Over **86%** decide by the 15th day.
- Over **61%** of consumers that open a new **personal finance loan** make their decision on which firm to borrow from **within the first 15 days**.

*Equifax

Be quick! Append **emails** and **phone** to in-market consumer records so you can immediately deliver competitive offers.

2

Enhance Prescreen with intent: Find consumers likely to open new credit to fuel Prescreen

Do you know which consumers are more likely to open new credit accounts in the near future?

With **TargetPoint Intent Scores™**, you can differentiate consumers that are **likely to open new credit in the next two to four months**. These consumers have the same characteristics as those who recently opened new credit. Deliver your lending offers to this audience now!

- Leverage industry and product specific intent models
- Enhance Prescreen targeting
- Gain more new customers and grow current relationships

Available intent scores:

- Auto
- Card (Bank/Retail)
- Mortgage
- Home Equity
- Consumer Finance
- Student Loan



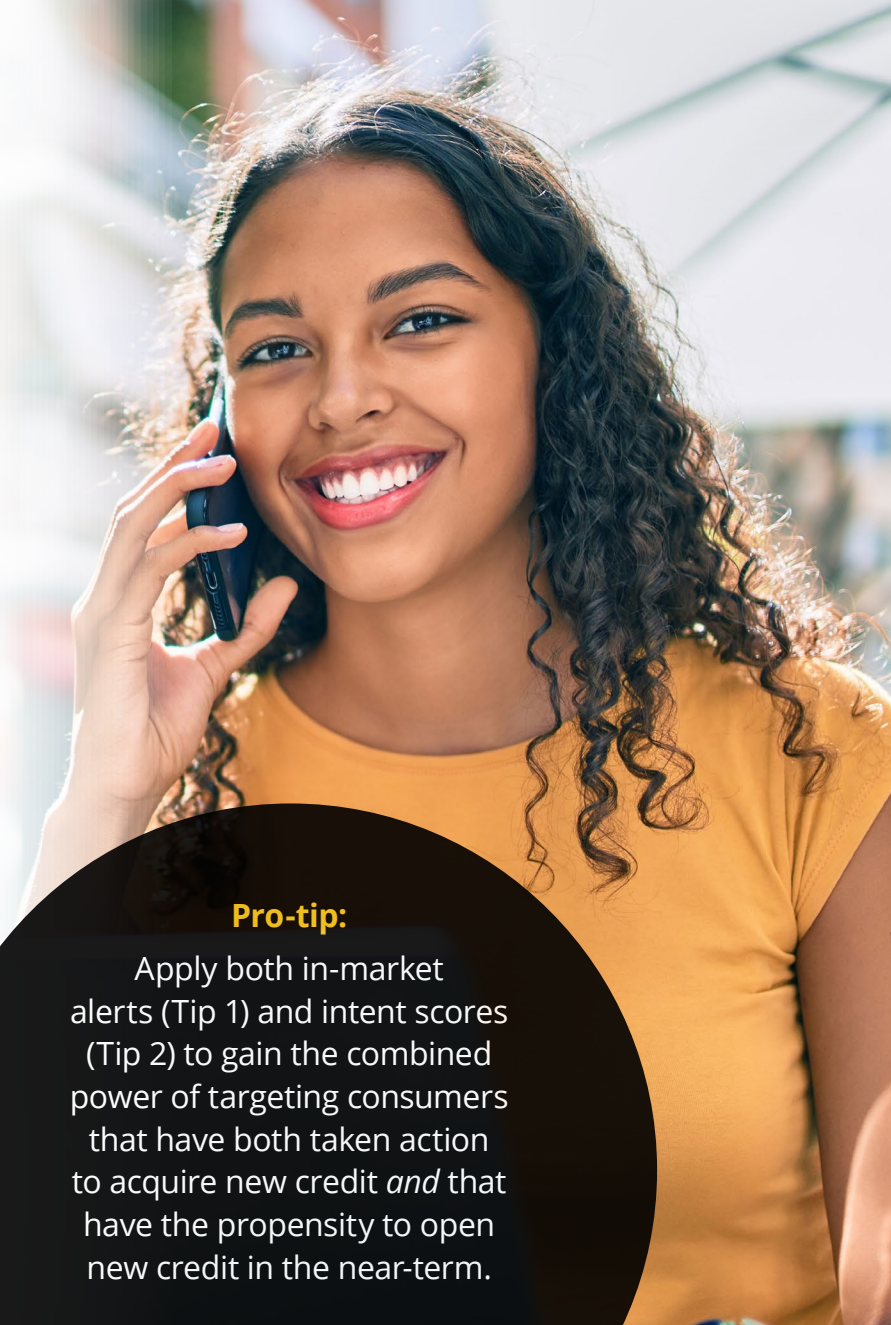
Score = 780

High likelihood to open new credit
Include in Prescreen target list



Score = 325

Lower likelihood to open new credit
Exclude from Prescreen target list



Pro-tip:

Apply both in-market alerts (Tip 1) and intent scores (Tip 2) to gain the combined power of targeting consumers that have both taken action to acquire new credit *and* that have the propensity to open new credit in the near-term.



**Are you using response models to target consumers for your Prescreen offers?
There could be room for improvement.**

Our TargetPoint Consumer Finance Intent Score offered a path to **50% more loans** over one client's existing response model — **using the same marketing spend.**

3

Advance ITA segmentation: Reach prospects likely to pursue new credit

How are you determining who to target for your ITA campaigns? With tight acquisition budgets, reaching the right audience for your ITA campaigns is critical to prospecting success.

Here's how you can improve your ITA targeting:

Use [CreditStyles® Pro Intent Indicators](#) to differentiate households that are likely to take action in the next 90 days. Namely, households that are likely to:

- Open new credit (Account Open Indicators), or
- Respond to a credit offer (Response-driven Indicators)

Available indicators:

- Auto
- Card (Bank/Retail)
- Mortgage
- Consumer Finance
- Student Loan

Why use Intent Indicators for ITA targeting?

Intent Indicators are based on aggregated data and are not subject to FCRA regulations. Thus they offer a cost-efficient way to leverage predictive credit and economic data for enhanced ITA segmentation.



Your ITA campaign goal

- ✓ Reach consumers likely to be looking to purchase a new automobile and in need of financing
- ✓ Reach consumers likely to open a new bank card



Which indicators to use:

- Automotive Loan Account Open Indicator
- Automotive Loan Response Indicator
- Bank Card Account Open Indicator
- Card Response Indicator



Possible outcome

Trim target list by 10%

Improve response rate by 5%

4



Target lookalikes for ITA: Market to Prescreen responder lookalikes for ITA

Are you striving to improve the performance of your ITA campaigns?

With [Credit Modeling for ITA™](#), you can leverage the best of Prescreen learnings to fuel your ITA targeting.

Here’s how it works:

- Access “lookalike” models — namely, AI-driven models that can help you target consumers that have similar characteristics as those of successful Prescreen audiences.
- Use the models to develop ITA prospect lists; models are based on non-FCRA data
- Deliver your offers to consumers that are more likely to respond to and accept offers of credit

Your choice of models	
 Universal	Pre-built lookalike models for fast access to prospect lists for Auto , Bankcard , and Mortgage ITA offers
 Custom	Custom lookalike models that leverage your firm’s unique Prescreen criteria and converter’s channel propensity, plus optional criteria

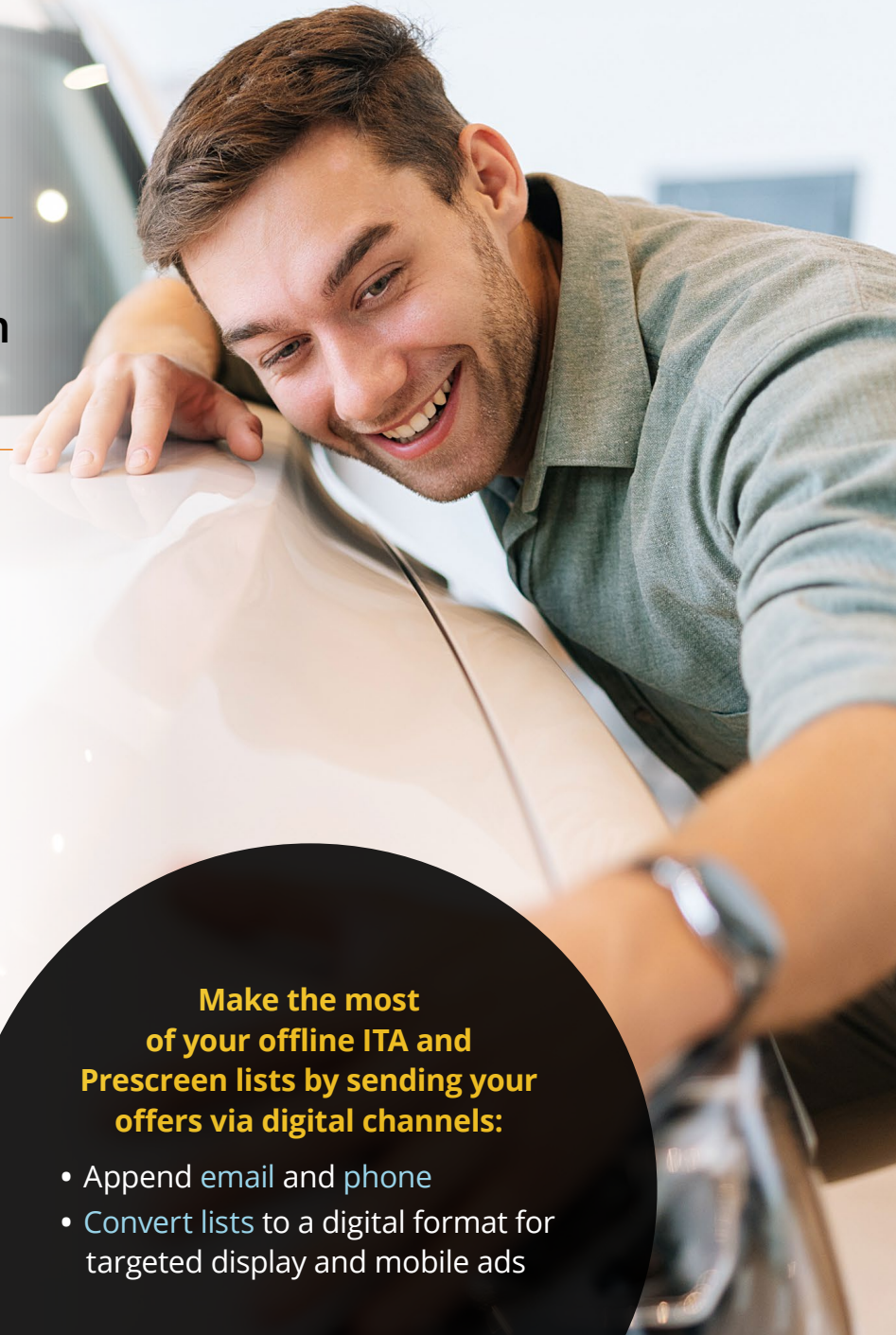


**Reach consumers
likely to respond to
and accept your offers**

Leverage lookalike models based on both successful Prescreen criteria and consumer financial data from Equifax. Rely on our advanced AI, analytics, and machine learning techniques to help you optimize your ITA targeting.

5

Fine-tune digital targeting: Enhance digital ITA efforts to reach online audiences likely to respond



The digital ad space for credit offers is crowded. For your online ITA campaigns to be successful, they need to be viewed by the right audience.

Use our [Digital Targeting Segments](#) to reach online audiences that are ready for new credit: namely, those that are likely in-market for OR likely to respond to an offer.

Target audiences such as:



25.3% of households are likely to respond to a [credit card](#) offer



9.5% of households are Millennial households likely to respond to a [credit card](#) offer



13.5% of households are very likely in market for an [auto](#) loan with good credit



14.7% of households are likely to respond to a home [insurance](#) offer



15.3% of households are highly likely new [mortgage](#) customers

Make the most of your offline ITA and Prescreen lists by sending your offers via digital channels:

- Append [email](#) and [phone](#)
- [Convert lists](#) to a digital format for targeted display and mobile ads

Combine digital in-market segments with additional digital segments such as [aggregated FICO®](#) score range, likely [income range](#), or [financial durability segments](#). This can allow you to reach audiences that likely have both the interest AND the financial capacity for your offers.

Drive response. Drive results.

Fuel your next Prescreen and ITA campaigns with scores and measures that can help you reach consumers that are most likely to respond.

- Be precise with your marketing dollars
- Capture more new customers
- Expand current relationships
- Improve the performance of your campaigns

Contact us to explore how these solutions can work for your team.



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Results for scenarios may vary based on actual data and situation.

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