



EQUIFAX[®]

Credit Modeling for ITA

Lookalike models to help you reach optimal prospects for your Invitation to Apply offers

Lenders, insurance, and other companies need to reach the right audiences for their Invitation to Apply (ITA) offers. But it can be difficult to determine which prospects are most likely to respond.

That's why Credit Modeling for ITA™ offers “lookalike” models — namely, models that can help companies target consumers that have similar characteristics as those of successful Prescreen audiences. These lookalike models can be used to develop ITA prospect lists of consumers that are more likely to accept offers for new or additional credit compared to broad prospecting criteria.

Power your acquisition with Credit Modeling for ITA:

- Access ITA lookalike models based on both successful Prescreen criteria and consumer financial data from Equifax
- Reach audiences likely to respond and accept new credit offers
- Models incorporate non-FCRA data only
- Developed using advanced AI, analytics, and machine learning techniques

Your choice of Universal or Custom models

Credit Modeling for ITA provides two options to meet your acquisition needs. The Universal model can help you get your auto, bankcard, and mortgage ITA campaigns in-market quickly, while a Custom model allows you to integrate your firm's unique Prescreen criteria and converter channel preference. Both versions are built using non-FCRA measures including aggregated credit and financial insights.

Key benefits

Leverage Prescreen knowledge and consumer financial insights to fuel your ITA

Deliver ITA offers to consumers that are more likely to accept offers for new or additional credit

Access standard (auto, bankcard, mortgage) ITA lookalike models to quickly get your ITA offers in-market

Develop custom ITA lookalike models that incorporate your own acquisition criteria

Deliver your ITA offers via direct and digital channels

Credit Modeling for ITA: Universal Model

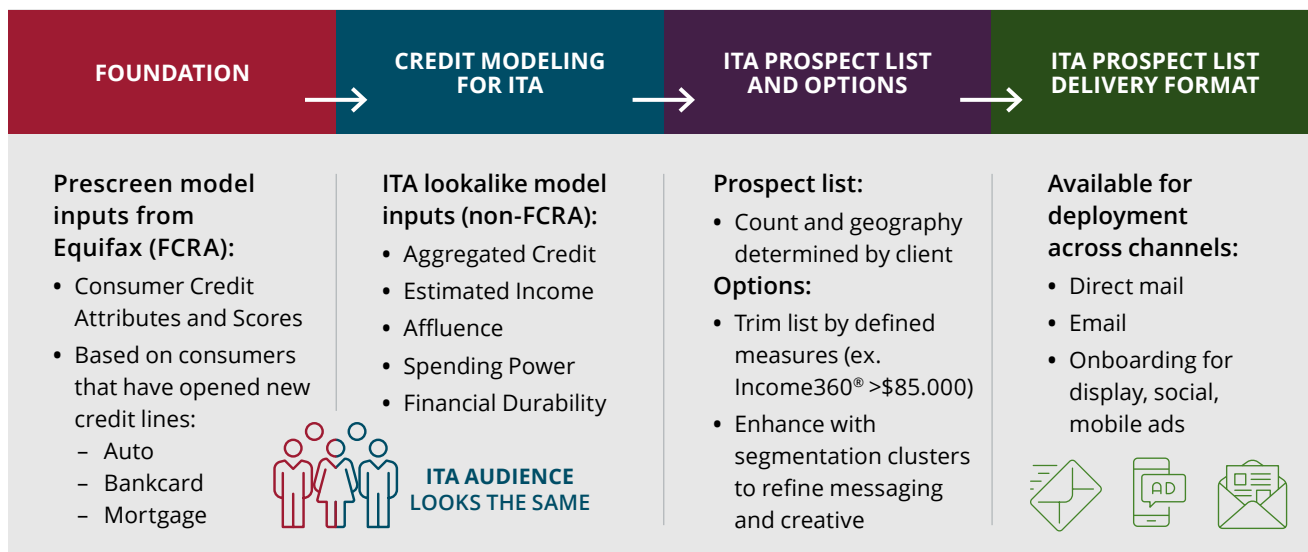
Get your ITA offers in market quickly with pre-built models for cost-effective, quick fulfillment. Rank order prospects 1-999 by likelihood to respond to ITA offers. Choose from three versions, updated annually:

- Auto model
- Bankcard model
- Mortgage model

Universal models are built using non-FCRA measures including:

- Aggregated credit
- Consumer financial insights such as estimated income, affluence, spending power, and financial durability

Here's how the Credit Modeling for ITA: Universal Model works



Credit Modeling for ITA: Custom Model

Leverage your own Prescreen knowledge to boost your ITA efforts. Work with Equifax to develop custom lookalike models that mimic your firm's unique Prescreen acquisition model criteria and channel performance.

- **Designed to identify consumers** with similar characteristics as your specific Prescreen target audience
- **Can include the same non-FCRA inputs as the Universal model** (aggregated credit and consumer financial insights) as well as additional inputs such as wealth insights (available only to IXI™ Network members), use of specialty finance, and consumer segments and preferences
- **Enables firms to reach ITA prospects** via the appropriate channel based on past Prescreen responders
- **Available for deployment** via direct mail, email, display, social, and mobile

Credit Modeling for ITA Custom Model Requirements	
<p>Client provides:</p> <ul style="list-style-type: none"> • Approve/Decline (Prescreen attributes) • Channel Propensity of past responders/converters (direct mail, email, digital) 	<p>Client optionally provides additional data such as:</p> <ul style="list-style-type: none"> • High spender • High customer value • Revolver/Transactor • Ability to pay • Product propensity



Why should lenders make sure that ITA is a part of their acquisition strategy?

ITA can be an attractive option for acquisition campaigns. ITA is less expensive than Prescreen, enabling companies to more easily reach a broader audience for their offers. Plus ITA does not require a firm offer of credit nor is subject to FCRA related regulations, thus allowing for more campaign flexibility.

Tips to boost your ITA strategies:

- **Customize your campaigns:** Tailor messages and creative with insights on audiences' attitudes, beliefs, lifestyle, and media and channel preferences
- **Measure and adjust:** Leverage our Campaign Insights Dashboard to assess ITA campaign results, refine ITA list selection, and enhance future ITA strategies

Contact us to discuss how Credit Modeling for ITA can help you advance your ITA analytics and campaigns.

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Leverage Credit Modeling for ITA to reach consumers that are **more likely to respond** to and **accept** specific product offers.