



EQUIFAX®

Fuel customer growth

Lender playbook to gain new customers and expand relationships

Today's consumers have a great deal of uncertainty about the future of their finances.

Turbulence in the economy makes finding the right audiences for your customer growth initiatives even harder. Between high prices, fluctuating interest rates, affordability concerns, and the fear of recession, it is no surprise that some consumers are having trouble managing their debt. Plus credit scores alone may no longer reflect consumers' complete financial picture.

That's why lenders need to leverage additional data insights and solutions to attract the right new customers, deliver a positive experience, and deepen existing relationships.

At Equifax, we understand lenders need actionable solutions to:

- ✓ **Explore new data and enhance models** to find new audiences
- ✓ **Deliver your offers to the right new and current** customers — including those in-market for new credit
- ✓ **Expand product adoption** and use across your customer base
- ✓ **Enhance your analytics and campaigns** for more efficiency and personalization





Here are **7 solutions** to help your firm grow your lending customer base and expand relationships.

- 1** **Expand and refine**
your lending audience
- 2** **Act fast**
to seize in-market consumers seeking credit
- 3** **Maximize**
the experience to empower consumers
- 4** **Personalize**
messages and expand channel use
- 5** **Find more opportunities**
to grow relationships
- 6** **Overcome**
analytics hurdles and speed acquisition offer delivery
- 7** **Use feedback loops**
to drive continuous improvement

1

Expand and refine your lending audience

Traditional credit scores are just one piece of a consumer's financial picture. Plus, over 76 million consumers have thin files or are unscored. However, many consumers have other financial characteristics that can be used to broaden a lender's view to uncover additional creditworthy applicants for acquisition or customer growth campaigns.

Ready to reach new potential borrowers and better evaluate your customers for cross-sell or special promotions? **Check out these capabilities to boost your lending efforts.**



Use non-FCRA measures to enhance ITA and segment before Prescreen

- Use non-FCRA financial capacity measures to differentiate consumers with insight on likely [affluence](#), [estimated income](#), [credit needs](#), and [financial durability](#)
- Target ITA prospects that are more likely to respond to or open a [new line of credit](#) or that [look like successful prescreen audiences](#)



Use updated scores and attribute packages

- Update your model design and weighting with the most recent [consumer credit attributes](#)
- Explore [attribute packages](#) or trended attributes to meet defined needs



Explore alternative data and business data to find new audiences

- Use [alternative data](#) to gain insight on everyday behaviors such as telecom, PayTV, and utility payment history or [employment and income data](#)
- Better evaluate sub-prime audiences that use [specialty finance](#) services
- Integrate multiple alternative credit datasets into models with a [single score](#)
- Try optimized credit risk scores for [auto](#), [personal loans](#), or [insurance](#)
- Enhance Prescreen lists with [business data](#) to inform business-related offers to consumers

Find more consumers for your offers

Score 21% more and approve 15.5% more
applicants with OneScore.*

**Alternative data could help an incremental
13.6 million (5%) of U.S. consumers** qualify
for prime or better offers.*

Among consumers with a modest 580 credit
score, **10% have estimated total household
income over \$178,000.***

Are you using our latest credit data?

The predictive power of our
newest credit attributes provides
on average a 15% lift — and up to
a 94% increase — in performance
over our legacy attributes.*



2

Act fast to seize in-market consumers seeking credit

Let's say a consumer is browsing the market for a new bank card, auto loan, or mortgage. How quickly would you know? Are you able to refine your audiences to focus on those most likely to respond and convert?

Don't miss out on identifying in-market or high-propensity consumers!

- Segment prescreen audiences to identify consumers with a high **propensity to open** new or additional credit
- Receive **daily alerts** of consumers that have prequalified or applied for new credit
- Fuel ITA campaigns with **Prescreen lookalike models** to reach consumers that are more likely to accept offers for new credit

Then, you can respond fast with acquisition or cross-sell offers.



Capture audiences ready for new credit

Event	Possible lender action
Intent (ITA): Your company wants to quickly reach consumers likely to respond to an offer for a new auto loan	Deliver ITA offers to audiences that look like consumers who recently acquired a new auto loan
Intent (Prescreen): Your company is planning a prescreen campaign to promote a new premium credit card	Enhance prescreen target list with intent score model to reach consumers with high propensity to open premium and rewards cards
Alert: Prospective customer prequalifies or applies for personal finance loan at competitive firm	Extend your own personal finance offer to that consumer
Alert: Deposit customer applies for mortgage at another firm	Extend your own mortgage offer to that customer
Alert: Existing customer applies for new car loan at another firm	Initiate a customer call to offer assistance in managing credit



Reach audiences most likely to respond

Act fast to get your competitive offer in the consumer's consideration set when it counts most. Here are some revealing statistics:

- Over **61%** of consumers that **open a new personal finance loan make their lender choice within the first 15 days.***
- Over **48%** of consumers that **open a new auto loan make their lender choice on day one.** Over **86%** decide by the 15th day.*

Gain more new accounts:

One lender could open 50% more loans over their existing response model if they target consumers with Consumer Finance Intent Score over 725, using the same marketing spend.**

* Equifax analytics




** Score is from TargetPoint Intent Scores™ Consumer Finance model

3

Maximize the experience to empower consumers

Delivering an optimal experience is key to acquiring new customers. Explore ways to enable consumers to access and evaluate your offers — and increase acceptance rates.



Make the most of your interactions	Here's how
 <p>Simplify the application process Provide straightforward information and offers</p>	<p>Ease the credit application process by empowering consumers to determine their credit eligibility for offers, before applying for credit</p>
 <p>Enable point of sale representatives Make the right offer at the right time</p>	<p>Deliver pre-approved credit offers to deposit customers at the point of sale — in person and via call centers</p>
 <p>Enhance auto lending at dealers Streamline the application process for new auto loans</p>	<p>Enable auto buyers that are seeking loans at dealers to gain quick pre-approved offers and avoid unnecessary hard inquiries</p>

Make it easier for consumers to say yes to your offers

How does delivering an optimal experience translate into new, satisfied customers?

- **Consumers appreciate easy access to new offers** while they are already engaged
- **Near real-time offers drive acceptance**
- **Personalized experience with point of sale representatives** result in expanded relationships
- **Removing the worry of multiple hard inquiries** incents application completion and acceptance



4

Personalize messages and expand channel use

Personalize your ITA and prescreen offers with creative and messages that resonate with your audience. Understand prospects' lifestyle, economics, interests, and preferred channels so you can better capture their attention. Then, **send your offers via digital channels** — and win more new customers.



Better understand and reach your audience



Get the message right

Craft **personalized communications** based on consumers' preferences and behaviors



Make better use of email

Create email prospect lists for ITA messages or **append emails**

Send prescreen offers via **email**



Expand campaign reach

Deliver lending messages via digital: **mobile, social, and display**

Onboard audience records to deliver messages via digital channels



Optimize online prospecting campaigns

Fuel online targeting with credit-based **digital targeting segments**

Personalize your messages and broaden your channels

Optimize digital targeting:

Reach audiences such as:

- Likely to respond to **credit card offer** — **25% of audiences**
- Likely in-market for **new auto loan** — **23.5% of audiences**
- Highly likely **new mortgage customer** — **15.3% of audiences**

Use email:

Our email deployment partner's full-service email campaign execution has delivered 2-3x higher open rates and 5-7x higher click-through rates than the industry average.*

Single Urbanites Group with High Economic Capacity

Deliver premium
offer with
upscale imagery

Get the message right

Suburban Family Group with Moderate Economic Capacity

Deliver value-based
offer with
family-based imagery

5

Find more opportunities to grow relationships

You probably have a segment of customers that only hold one of your lending products. And some are not active users of that product.

In order to promote activation and expand relationships, leverage data that sheds insight on customers' spending power, financial durability, and credit needs.



Consider these strategies to grow product usage and boost cross-sell



Activation

Target the right customers to encourage activation and card usage

Use consumer financial insights such as likely [affluence](#), [spending power](#), or [estimated household income](#) to better identify affluent cardholders. This is the audience that can likely charge more and take advantage of your offers.



Credit line increase

Confidently lend more

Are you proactively identifying current borrowers for a credit line increase? Use [financial durability](#) measures as part of your account review to better identify affluent segments that might be a good fit for a credit increase offer — and allow them to borrow more, without impacting risk.



Balance transfer

Identify hidden opportunity for lending cross-sell

Use [financial durability](#) measures before Prescreen to identify customers that might be a good fit for balance transfer offers.



Cross-sell

Improve customer targeting to expand relationships

Use consumer financial and credit insights to gain a broader picture of financial needs.

- Identify customers [likely to open](#) — or that are [actively seeking](#) — new credit products
- Promote deposit services to [affluent](#) credit-only customers
- Match customer lists to [business lists](#) to identify customers that may be in need of business services

Expand your relationships

Win with cross-sell:

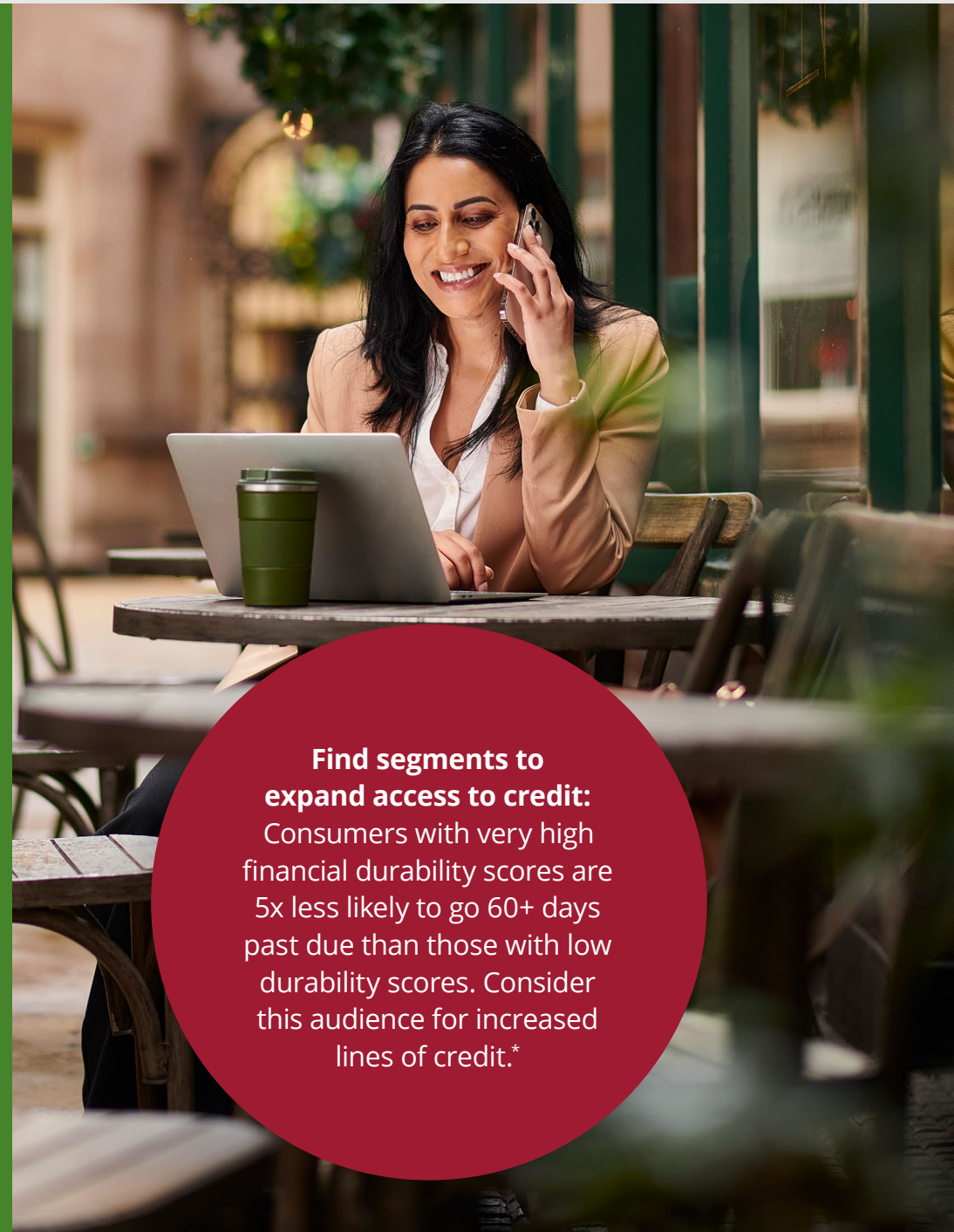
A credit union with a flourishing auto lending portfolio used Prescreen criteria from Equifax to attract \$225,000 in unsecured loan balances from its member-base with no delinquencies or charge offs.

Cross-sell success:

One financial institution used consumer financial insights to segment customers for a growth campaign and achieved an over 100% lift in deposit, investment, and loan balances.

Incent product usage:

Young affluent consumers have 20x higher assets, 2.4x higher income, and 3x higher spending power as young non-affluent consumers. Prioritize and educate this valuable audience to incent product usage and build long-term relationships.*



Find segments to expand access to credit:

Consumers with very high financial durability scores are 5x less likely to go 60+ days past due than those with low durability scores. Consider this audience for increased lines of credit.*

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Overcome analytics hurdles and speed acquisition offer delivery

Can your acquisition team easily answer questions such as:

- Should we broaden the credit score band for our next campaign?
- Will incorporating alternative data into our models increase applications and open rates?
- How long will it take to build a new model for an upcoming product launch?
- Will our plan to combine datasets delay our next campaign?

Ready to overcome these challenges? Try [Equifax Ignite® for Prospecting](#) — a unified analytics platform, where analysts can access, analyze, and test all of the data they need to explore ITA and Prescreen campaign scenarios and how changing criteria may impact response rates, open rates, and possible future delinquencies.



Fuel your prospecting with a unified view of your opportunities



Test new data

- Explore how non-FCRA financial and alternative credit data can help you reach new audiences
- Access pre-built models, or develop custom models



Explore campaign scenarios

- Test scenarios against virtually 100% of the U.S. credit population and 10 years of historical data
- Enhance analysis with “what-if”, champion-challenger, and machine-learning



Speed offer delivery

- Quickly move from data compilation, to analytics and model build, to production



Ease data management

- Access all data in one place — your firm’s data, data from Equifax, and third-party data
- Connect and match disparate datasets

A unified platform to fuel acquisition

Choose Equifax Ignite for Prospecting

- Build new models in weeks, not months
- Achieve 5x faster processing power*
- Reduce time to offer delivery by up to 60%**
- Optimize target list selection

Use your own platform:

Equifax datasets can also be accessed via the data platform you use today — Snowflake, Google Cloud, Amazon Web Services.



* As reported by leading credit union

**Equifax analytics

7

Use feedback loops to drive continuous improvement

In order to meet your acquisition goals and grow your portfolio, you need to continuously evaluate your performance and apply learnings quickly.

Take your growth strategies to the next level. Use feedback loops to find opportunities to improve your acquisition strategies and expand customer accounts.



Campaign Insights Dashboard

Discover and feed ITA and Prescreen campaign results back into your acquisition models.

- View response of converters and non-converters
- Understand responder segment profiles
- Keep track of the competition
- Assess regional performance
- Understand where you are winning and losing so you can identify changes to make to fine-tune future acquisition efforts



Portfolio Insights Dashboard

Discover segments that offer growth opportunities and then evaluate them further as part of a full Customer Portfolio Review.

- Discover the attribute profile for best segments
- Identify low-risk segments that should be evaluated for cross-sell and upsell opportunities including activation, usage, credit line increases, or balance transfer offers
- Find segments that are likely in-market for new credit at competitors



Grow your lending portfolio with the right data, analytics, and technology

- Acquire more of the right new customers
- Better understand your customers and meet their needs
- Build stronger relationships
- Grow your share

Contact us to explore solutions to boost your customer growth efforts.



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

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