Invitation to Apply solutions from Equifax

Work with us to advance your ITA campaigns

Lending acquisition has never been more competitive. Lenders, insurers, and other companies are under pressure to drive customer growth with fewer dollars.

With Invitation to Apply (ITA) solutions from Equifax, you can leverage our vast knowledge of successful prescreen campaigns and apply those learnings to your ITA efforts. Plus you can fuel your ITA target audience criteria with deep insights on consumers' financial capacity, ability to meet debt commitments, and financial needs and preferences.

Once you have your ITA audience and message ready, we can help you deliver your ITA campaigns via direct mail and digital channels. And we can help you track ITA campaign performance so you can improve future programs.

Target the right ITA audience with predictive consumer credit data and consumer financial insights

Modeled credit data can be a good foundation for ITA list selection models. But targeting consumers for your ITA offers by just their likely credit profile is not enough.

You can reach more qualified prospects by also incorporating consumer financial insights into your ITA target list criteria. This can give you a more holistic view of prospects' likely ability to take on new credit and to pay debt commitments.

Key benefits

- **Target the right audiences** with predictive consumer credit data and consumer financial insights
- **Customize messages** with advanced segmentation
- **Deliver offers** via digital
- **Use targeting segments** to reach ideal online audiences
- **Leverage a campaign insights dashboard** to improve future campaigns
- **Save budget** and reach more consumers for your offers

Leverage our vast knowledge of successful prescreen campaigns and apply those learnings to your ITA efforts.

Combine modeled credit and consumer financial insights to optimize ITA list selection

Foundation of modeled credit data
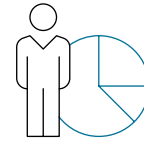
Aggregated credit measures:
- Detailed credit variables
- Aggregated risk scores and FICO® scores
- Intent indicators

Incorporate consumer financial insights

- Estimated total income
- Affluence and wealth
- Capacity to spend
- Ability to meet financial commitments
- Use of specialty finance
- Investment preferences

Enhance with additional consumer preferences and more

- Consumer segmentation and preferences
- Demographics
- Geography

Customize messages with advanced segmentation

After you have your ITA target list ready, you can append advanced solutions to help you tailor your ITA communications to improve your response rate.
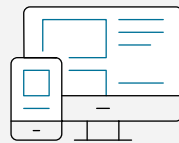
- Discover more about your audiences' attitudes, beliefs, and lifestyle
- Gain insight on messages and designs that resonate
- Understand which communication channels your audiences prefer

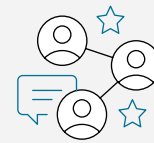**Deliver ITA offers via digital**

Work with us to deliver your ITA messages via digital. Save budget, reach broader audiences via frequently used channels, and enable your audiences to respond to your offers faster.

Append email addresses to engage ITA audiences in their inboxes

Convert direct mail lists to a digital format for online communications

Present your ITA offers via display, social, and mobile

Use insights to refine your future ITA campaigns for better performance and keep track of the competition.

Enhance targeting for online ITA campaigns

Use our <u>Digital Targeting Segments</u> to quickly reach new audiences that are the right fit for your ITA offers. Fueled by the same data that are used to build successful ITA models — aggregated credit data and consumer financial insights — our targeting segments can help you deliver your ITA offers to audiences likely to be interested in your offers. For example:

- **25.3%** of households are likely to respond to a credit card offer
- **13.5%** of households are very likely in market for an auto loan with good credit
- **15.3%** of households are highly likely new mortgage customers

Leverage results to improve future campaigns

With our <u>Campaign Insights Dashboard</u>, you can quickly analyze the results of previous ITA campaigns. Then, you can use insights to refine your future ITA campaigns for better performance and keep track of the competition. For example:

- Compare ITA and Prescreen campaign performance
- Understand the profile of converters — credit, economic, and generation
- Evaluate where you are winning and losing — which consumer segments, which products, which offers, which markets

How to work with Equifax for your ITA prospect list needs

Whether you are in need of quick ITA prospect target lists or prefer advanced ITA prospect models, we can help. Our ITA prospect list solutions will help you reach the right audience for your offers and get your campaigns in-market quickly.

Credit Modeling for ITA™ Universal Models	Credit Modeling for ITA™ Custom Model	ITA Prospect List Append
Leverage pre-built lookalike models for fast access to prospect lists for Auto, Bankcard, and Mortgage ITA offers.	Tailor your ITA targeting with a custom lookalike model that leverages your firm's unique Prescreen criteria and converter's channel propensity, plus optional criteria.	Refine your ITA prospect list with consumer financial insights from Equifax.

Contact us to discuss solutions to advance your ITA targeting, analytics, and campaigns.

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