



**EQUIFAX**<sup>®</sup>



*Optimize*

your lending acquisition strategies



# Boost your lending with expanded consumer financial data and digital solutions

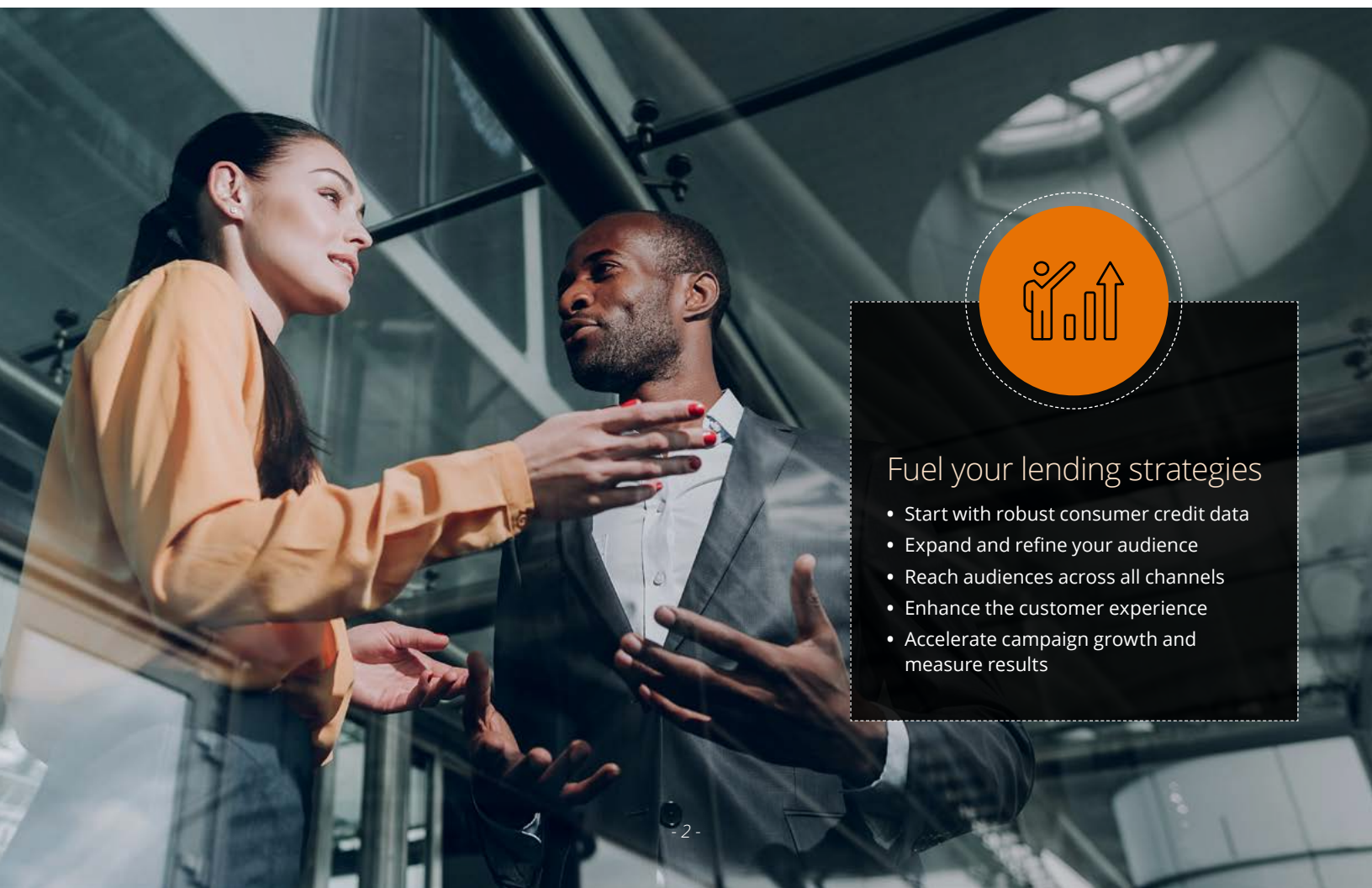
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The signs of economic growth are all around us — consumers are spending more on retail, dining out, and travel, the housing market has never been hotter, and businesses are trying to capture a bigger share of the consumer wallet. All of this sparks the need — and desire — for additional credit. At the same time, millions of consumers would like access to credit, yet fall outside the range of traditional lending analytics.

**Our acquisition solutions help lenders to take advantage of this demand.**

We provide consumer data and tools — well beyond credit scores — to help marketers gain an extensive view of consumers' financial pictures and confidently broaden acquisition audiences. Plus, our focus on digital acceleration enables you to reach target consumers in relevant ways across all channels — while reducing customer friction in the acquisition process. When it's time to bring new customers on board, we help you make the right offer and deliver a positive customer experience to build a lasting relationship.

Find and reach ideal prospects, ease the credit application process, and enhance the customer experience. Leverage our acquisition solutions to power your prospecting efforts.



## Fuel your lending strategies

- Start with robust consumer credit data
- Expand and refine your audience
- Reach audiences across all channels
- Enhance the customer experience
- Accelerate campaign growth and measure results

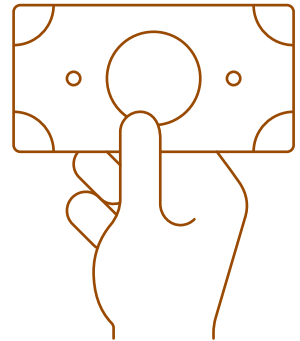
# Find the right consumers for lending acquisition campaigns

Effective Prescreen acquisition starts with a robust picture of consumer credit. With a foundation of credit data for over 220 million consumers in the U.S., we offer thousands of credit-based attributes and scores to help you create the ideal target audience.

**But credit data is not enough.**

To truly understand consumers today, lenders need to incorporate additional data points that shed light on consumers' financial resources, employment, day-to-day expenses, and financial behaviors.

To expand and refine your acquisition targeting, we offer insight into the consumer wallet as well as key financial behaviors. These additional data points can help you find new customer acquisition opportunities while managing risk.



## Expand and refine your Prescreen audiences

**Start with robust consumer credit data**

Credit scores and attributes

**Find new audiences with non-FCRA financial insights**

Estimated household assets, income, spending power

**Better serve credit invisibles and support financial inclusion**

Alternative consumer financial data

**Quickly target in-market credit seekers**

Indicative credit behaviors

**Locate geographies with credit growth opportunities**

Market-level credit metrics

## Data and metrics to drive acquisition

- ✓ **Measures of estimated household assets, income, and spending power to find new audiences**  
Find new pockets of opportunity with non-FCRA consumer financial capacity insights. Differentiate consumers that may have the same credit score, but with financial resources that boost their eligibility for Prescreen offers. Expand your audience while maintaining the same credit criteria, or go deeper in the credit file while managing risk.
- ✓ **Alternative consumer financial data to better serve credit invisibles**  
Over 91.5 million consumers have thin files or are credit invisibles. Yet the majority of these consumers have other financial transactions — such as day-to-day bill pay behaviors, employment and income data, or specialty finance payments — that can be used to uncover additional qualified applicants for acquisition campaigns. Leverage alternative data for a deeper, more accurate, and up-to-date view of a consumer's financial profile.
- ✓ **In-market indicators, real-time behaviors, and trended credit attributes to find active credit-seekers**  
Capture opportunities by identifying consumers that are actively seeking new credit in near real-time. As a complement, leverage historical tradeline information to gain a wider view of consumer financial patterns and enhance acquisition analytics.
- ✓ **Market-level credit metrics to locate opportunity**  
Examine market-level credit data to find geographies likely to hold credit growth opportunities. Assess size and share of outstanding credit in target markets, and market trends detailing credit line originations, balances, and delinquencies.



# Reach credit audiences across digital channels

Today's consumers are inseparable from their devices — which means credit marketers need to reach consumers where they spend their time. Leveraging digital channels for credit acquisition campaigns not only extends message reach, but also optimizes budgets and helps consumers gain faster access to credit.



## Digital solutions to extend Prescreen and ITA marketing

Engage audiences  
in their inboxes

Prescreen Email

Amplify campaigns  
online

Display  
(Facebook, Google, and more)

Prospect for new  
audiences via digital

Credit-specific Digital  
Targeting Segments



### Connect with Prescreen audiences through digital channels

Save time and extend budgets by serving FCRA-compliant firm offers of credit via email. Serve Prescreen messages to target audiences across digital channels, from display, to mobile ads, to social platforms, and more.

### Target and reach new audiences online

Use credit-specific digital targeting segments to reach new, high-potential credit and insurance audiences for online ITA messages. Incorporate segments based on financial profiles and behaviors to strengthen digital targeting.

# Enhance customer experience

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Consumers have steep expectations for personalized marketing and fast access to credit — and there are several solutions that can help lenders meet these demands.

- **Prequalification to ease the credit application process**  
Create a more positive customer experience by empowering visitors to your website to easily determine their credit eligibility for offers, before applying for credit. Present prequalification offers online, in real-time, to interested consumers to minimize cart abandonment and increase approval rates.
- **Pre-approved credit offers at the point of sale to enhance cross-sell**  
There is only a short window for banks to expand the relationship when a customer interacts for deposit services. Leverage real-time credit insights to deliver pre-approved credit offers at the optimal time — in-person, via call centers, or online.



## Meet consumer expectations

**Ease the credit application process**

Match credit seekers to offers

**Fulfill customers' credit needs with credit offers at the point-of-sale**

Real-time Prescreen

# Accelerate campaign growth and profitability

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Acquisition marketers continuously focus on deciphering which campaigns are most effective at generating new accounts. We offer a unique program to help lenders minimize Prescreen campaign risk, as well as analytics to assess results.

- **Eliminate campaign risk while generating new Prescreen accounts**  
Acquisition campaigns can be costly. As an alternative, use pay-for-performance Prescreen campaign programs to transfer upfront campaign costs and only pay for new customers acquired. Simultaneously manage response rate and program risk.
- **Assess Prescreen campaign performance**  
Leverage custom analyses to analyze your offline and digital Prescreen campaigns against your metrics and revenue goals. Learn what is working, so you can do more of it.



## Manage campaign execution

**Eliminate campaign response risk**

Pay-for-performance marketing

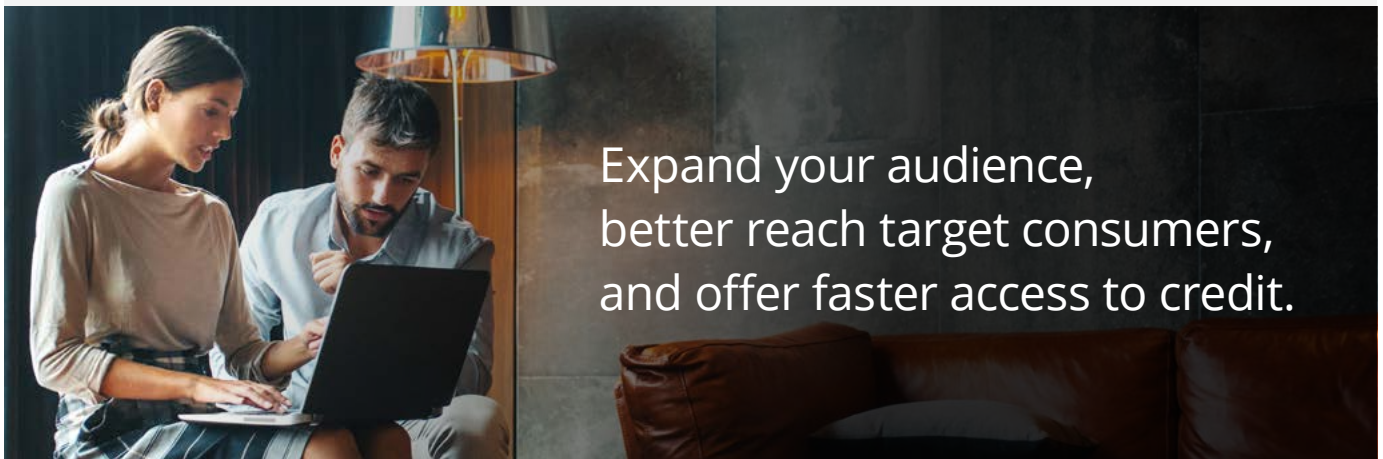
**Analyze performance**

Campaign analysis



# Why lenders work with us to enhance acquisition

- ✓ Specialty in alternative data beyond credit: financial capacity insights, day-to-day financial payment behaviors, employment and income
- ✓ Cloud-native experts in advanced financial analytics and technology
- ✓ Wide-ranging industry relationships to activate audiences across digital channels
- ✓ Continuity with existing credit acquisition processes
- ✓ Comprehensive risk, fraud, and commercial solutions to complement acquisition efforts



Expand your audience,  
better reach target consumers,  
and offer faster access to credit.



Contact us to discuss solutions to fuel  
your Prescreen analytics and campaigns.

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