



## Digital services for Prescreen

### Reach your Prescreen audience through more channels

Busy consumers are on their devices and watching screens all day: mobile phones, tablets, laptops, computers, televisions, and more. They are surfing the Internet, checking their social platforms, paying bills on their phone, and watching their favorite series on television or on their digital devices.

How can your Prescreen campaigns reach your target audience as they go about their day, beyond relying on just direct mail? The answer is to reach consumers where they most often spend their time, namely, on their devices.

### Develop multi-channel or omni-channel prescreen campaigns to extend messages and increase engagement

Despite extensive regulatory requirements for credit offers, credit marketers can still develop multi-channel or omni-channel Prescreen campaigns which allow them to serve their Prescreen offers and messages via a variety of digital channels.

Firm offers of credit or insurance can be delivered in any channel, but there are three options which do not require additional consumer ID confirmation:

- Direct mail
- Acquisition email
- Phone

Our digital services for Prescreen help credit marketers gain flexibility in how they choose to execute their campaigns and connect with their audiences.

### Key benefits

Use digital channels to extend Prescreen offers and messages

Better engage and convert Prescreen audiences via:

- Email
- Phone
- Display advertising
- Mobile advertising
- Social networks
- Addressable TV

Leverage Equifax industry connections to more easily execute digital Prescreen efforts

### Direct mail

Direct mail has been the standard method of delivering a firm offer of credit or insurance for over 45 years.

### Acquisition email

We match your Prescreen list to email addresses so you can deliver firm offers of credit directly to your target audience's inbox.

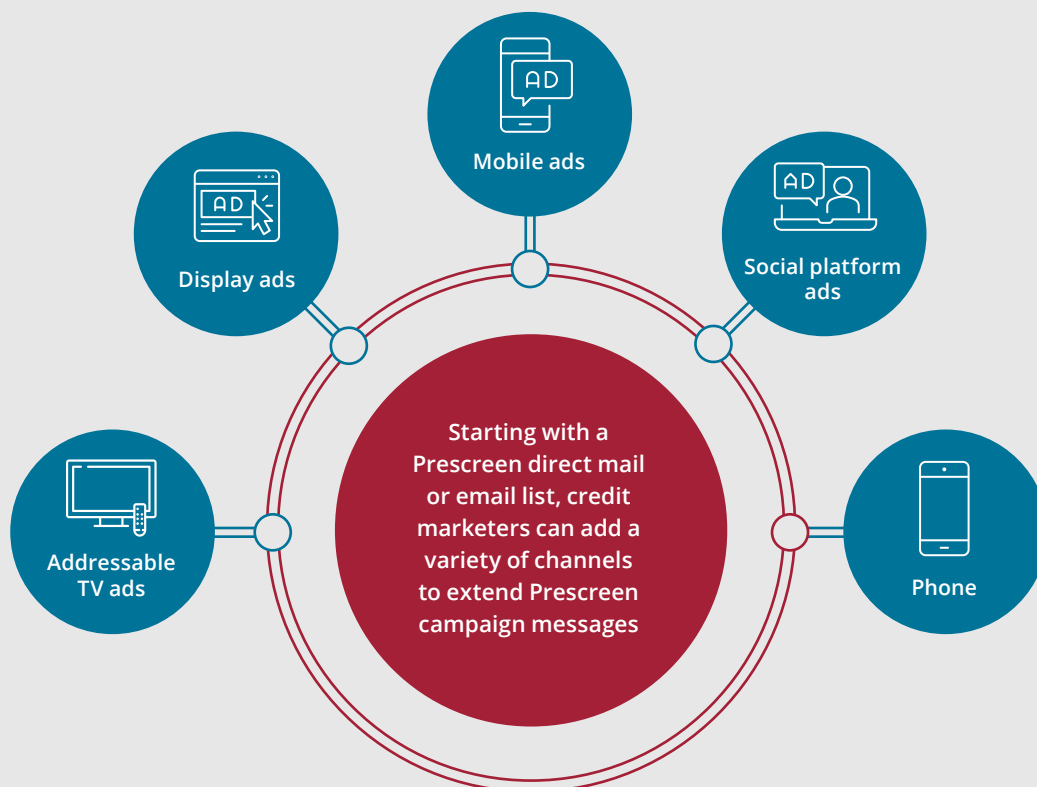
- **Match:** We match your list to email addresses based on match logic using consumers' names and addresses. Email addresses can also be matched to ITA or other house files for acquisition or retention campaigns.
- **Hygiene:** Equifax conducts a multi-step hygiene process to optimize email deliverability.
- **Choice of license terms:** Prescreen email lists can be used up to three times for a single Prescreen campaign for the contract period, usually 60 days.
- **Execution:** Our email partner can help you coordinate sending your Prescreen or other marketing acquisition emails to your prospects and customers on your behalf. We can alternatively send your Prescreen list to your company's email service provider (ESP) for deployment.
- **Superior engagement:** With flexible deployment scheduling, email campaign executions can deliver 2-3x higher open rates and 5-7x higher click-through rates than the industry average.

### Phone

Verbal delivery of a firm offer of credit or insurance has historically been used as a viable channel to reach consumers. Phone numbers can be appended to Prescreen direct mail and email lists, allowing credit marketers to incorporate call centers as part of their campaigns.

A script may have to be submitted and reviewed in advance of the Prescreen campaign by Equifax and the customer is required to retain all copies of Prescreen credit solicitations. The customer may also want to consider recording the offer delivery depending on guidance from their legal and compliance teams.

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### **Display ads, mobile ads, and social platform ads**

Prescreen lists can be onboarded to convert them to a digital format so that Prescreen messages can be served to the same target audience via digital devices. Digital ads promoting your Prescreen message can then be presented as consumers search online, visit your website, peruse mobile apps, or catch up with friends via social platforms.

When consumers click on digital ads, they can be taken to a landing page and presented a firm offer of credit after identification confirmation. Equifax commonly works with digital agencies to ease the onboarding and execution process.

### **Addressable TV ads**

Credit marketers can include television advertising as part of Prescreen campaigns to grow brand recognition and increase awareness of new credit products. By using Addressable TV, households associated with your Prescreen list can be served relevant brand advertising.

### **Gain flexibility in Prescreen campaign execution**

Our digital services for Prescreen help credit marketers gain flexibility in how they choose to execute their campaigns and connect with their audiences. Using a combination of email and digital channels as part of Prescreen campaigns can:

- Enable credit issuers to better connect with consumers via the devices they use most
- Be more cost-effective than direct mail
- Extend direct mail messages
- Help ensure that online ads are reaching the desired target audience
- Speed campaign results and help consumers gain faster access to credit
- Expand a company's online presence and cultivate brand and product recognition

### **Digitize your Prescreen marketing strategy**

Equifax helps banks, communications companies, insurance providers, retailers, and other credit issuers expand their credit marketing efforts. Here's why working with Equifax may be the right choice for your company:

- We provide sophisticated analytical and channel-based solutions to help you maximize your Prescreen expertise and connect you with your target audience via digital platforms.
- Our industry connections – including email list hygiene and deployment organizations, online publishers, leading mobile providers, and cable companies – help you execute campaigns across multiple channels.
- If your company is already working with Equifax for Prescreen, then many of the digital solutions will be even easier to initiate.

Contact your Equifax sales manager for more information and to get started.

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