



## TargetPoint Alerts

The new standard in credit intelligence — turning insight into action, *instantly*.

In today's fast moving credit market, timing is everything. In fact, 38% of non-mortgage trades open the *same day* as the inquiry. What if you could engage a consumer at the very moment they are considering a new loan? Imagine having an alert driven by in-market inquiries sent directly to your endpoint — ready to drive your automated workflows.

**Act in the moment** with TargetPoint Alerts — a visionary trigger solution leveraging the speed of the Equifax data fabric and the intelligence of differentiated data sets. Today, TargetPoint Alerts delivers the earliest possible visibility into consumer initiated inquiry events, helping businesses reach customers and prospects precisely when it matters most.

Whether delivered in near real-time or as a daily batch, TargetPoint Alerts provides notifications derived from both *hard and soft* inquiry data to drive optimized customer acquisition and retention strategies. As the solution evolves, new capabilities will expand use cases and unlock even greater value.

### Key benefits

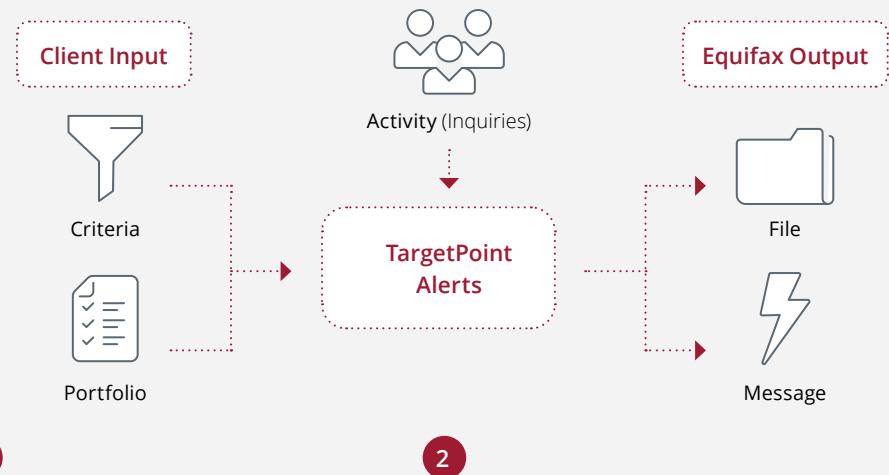
Expand opportunities beyond traditional hard inquiry triggers

Engage immediately with real-time or daily batch automated workflows

Boost conversions by reaching higher quality prospects early

A real-time processing pipeline that turns credit events into qualified, actionable leads at the **speed your business demands**.

## How does it work?



**Clients define their audience**  
For prescreen campaigns, clients provide their criteria. For retention or other account management strategies, they upload lists of their current customers.

**TargetPoint Alerts detects in-market signals**  
When consumer-initiated credit inquiries occur, TargetPoint Alerts immediately categorizes and qualifies them against prescreen criteria and/or customer lists.

**Clients receive *actionable* alerts**  
The alert data (including consumer contact information) is delivered through the client's preferred channel — either as a daily batch file or a real-time message.

## Product Features

TargetPoint Alerts provides a growing set of credit lifecycle capabilities. The table below highlights batch and real-time features available today.

| Feature Area                                | Daily File  | Real-Time Message  |
|---|---|--|
| Inquiry Alert Types                         | <ul style="list-style-type: none"> <li>✓ Mortgage</li> <li>✓ Home Equity</li> <li>✓ Auto</li> <li>✓ Personal Finance</li> <li>✓ Insurance</li> <li>✓ Bankcard</li> <li>✓ Retail</li> <li>✓ Miscellaneous</li> </ul> | <ul style="list-style-type: none"> <li>✓ Mortgage</li> <li>✓ Home Equity</li> <li>✓ Auto</li> <li>✓ Personal Finance</li> <li>✓ Insurance</li> </ul> |
| FCRA Use Case<br>(Supporting Functionality) | <ul style="list-style-type: none"> <li>✓ Customer Acquisition (Prescreen Criteria)</li> <li>✓ Customer Retention (Population Monitoring)</li> </ul>   | <ul style="list-style-type: none"> <li>✓ Customer Retention (Population Monitoring)</li> </ul>   |
| Supplemental Data                           | <ul style="list-style-type: none"> <li>✓ Appended VantageScore® / FICO® Scores</li> <li>✓ Appended Attributes</li> </ul>  | <ul style="list-style-type: none"> <li>✓ Appended VantageScore® / FICO® Scores</li> <li>✓ Attributes linked from periodic bulk data file</li> </ul>  |
| Delivery Options                            | <ul style="list-style-type: none"> <li>✓ Managed File Transfer</li> </ul>   | <ul style="list-style-type: none"> <li>✓ URL / Webhook</li> </ul>  |

## Product Integrations

TargetPoint Alerts is designed for flexibility, providing a continuous delivery channel as well as scheduled file transfers. Each integration model fits easily into existing technology stacks with minimal implementation effort.

### Real-time

For clients looking to drive automated workflows with credit events *as they occur*, TargetPoint Alerts offers a proven, low-lift URL / webhook pattern.

- Equifax provides:
  - Communication protocol and message schema
  - IP addresses for client security team to whitelist
  - Sample payload and implementation guide
- Client provides:
  - Secure URL endpoint (generic webhook)
  - Authentication credentials
  - Expected response codes

### File Transfer

A managed file transfer (MFT) channel is established for clients requesting the following features:

- Optional daily delivery of alerts in batch files
- Population monitoring, where clients upload customer lists
- Periodic delivery of supplemental attributes

## Driving the Future of Credit Intelligence

TargetPoint Alerts is advancing the landscape of modern decisioning data. From enhanced trigger logic to real-time delivery channels to new data sources, the unified solution helps lenders act with speed, precision, and security — empowering smarter decisions at every turn.

## Get Started Today

Discover why industry leaders are making the switch to TargetPoint Alerts. Contact your account representative today to learn how you can reach more in-market consumers, *faster*.



## Integrate Seamlessly

— Most partners are connected in **under one week** with a simple, proven URL / webhook pattern. No complex APIs required!

**USISmarketing@equifax.com • equifax.com/business**