



TargetPoint Triggers

Leverage inquiry notifications to engage consumers shopping for credit

In increasingly competitive credit markets, imagine being able to recognize when consumers are actively pursuing a new line of credit. Picture a solution which unlocks access to this audience and allows you to quickly reach qualified segments with your own offers and communications.

Introducing the new TargetPoint Triggers™

Enhanced daily alerts which unlock access to prequalifying consumers

TargetPoint Triggers closely aligns your business processes with the customer journey as they seek new credit. Whether your focus is customer acquisition or retention, TargetPoint Triggers provides daily notifications of consumers that are “in-market”, so you can:

- Pinpoint credit seekers, identify new acquisition sales opportunities, and deliver your own firm offer
- Improve customer relationships by monitoring when your customers demonstrate interest in competitive offers
- Take action before your competitors

Receive in-market triggers across tradelines



Auto



Bank
Card



Home
Equity



Mortgage



Personal
Finance



Retail

Key benefits

Discover consumers who initiate a prequalification or credit application

Deliver targeted firm offers to screened lists of in-market credit seekers

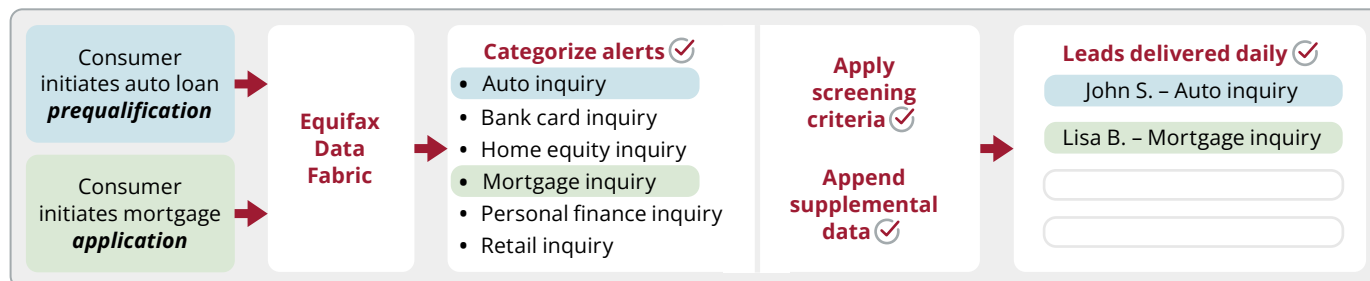
Boost revenue with increased conversions of higher quality prospects

Improve retention by reaching customers who are seeking competitive offers

Focus marketing budgets on audiences who are most likely to respond

Understanding when consumers are in-market is **your competitive advantage.**

Here's how it works*



Benefit from the latest inquiry-based trigger logic

Knowing when an individual is in the decision stages of their credit journey is paramount when converting or keeping them as a customer. TargetPoint Triggers solves this by not only considering credit applications (hard inquiries), but now by including prequalifications (soft inquiries) in the definition of a tradeline inquiry. Along with improved tradeline categorization, this maximizes responsiveness to your offers and the likelihood of conversion/retention.

For each tradeline category, either scenario will generate the associated inquiry trigger**:

✓ **A credit application (hard inquiry)** — Consumer has applied for a new line of credit, which results in a lender checking their credit

✓ **A prequalification (consumer initiated soft inquiry)** — Consumer has expressed interest in acquiring a new line of credit by initiating a prequalification via a website, app, or in-person

Boost acquisition by responding quickly to capture in-market prospects

- Extend competitive offers at just the right time
- Access targeted prospect lists and cross-sell to existing customers
- Engage “hot leads” between acquisition campaigns
- Improve open rates and reduce acquisition costs

Enhance retention with more insight on your customers' credit needs

- Inform outreach efforts and boost relationship management
- Understand which credit products your customers are interested in
- Fuel retention efforts and reduce churn

Get started today. Contact us to discuss your business case and audience criteria. Then leave it to TargetPoint Triggers to help you win more new business and grow your relationships.

Capitalize on early signals to **improve lead composition and increase your open rates.**

Expand reach

Reach **40%** more in-market consumers with the inclusion of prequalifications, **40%** of these new consumers are prime+

Act quickly

67% of open trades happen within the first 15 days of the triggered event

Increase conversions

30% of prequalifications convert into new/associated credit lines

Equifax analytics

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* Diagram is for informational purposes only; all parties are required and expected to comply with any and all applicable data and privacy laws.

** Restrictions apply. TargetPoint Triggers delivers a single tradeline inquiry alert (e.g. auto inquiry alert) that does not distinguish between a prequalification and a hard inquiry. Further, mortgage related inquiry alerts do not include prequalifications in their definition, if the triggers are to be used for the purposes of customer acquisition.