



TargetPoint Intent Scores

Identify consumers with propensity to open new credit

Reach consumers likely to open new credit ahead of your competition

TargetPoint Intent Scores™ help predict a consumer’s propensity to open new or additional credit in the next two to four months. When used with a baseline measure of credit risk, TargetPoint Intent Scores deliver a three-digit indicative score (1-990) to further pinpoint and refine credit acquisition and customer retention strategies.

TargetPoint Intent Scores leverage the depth of the Equifax consumer credit database to fuel your Prescreen campaigns and expand your universe of consumers who are likely to open offers of credit. Use TargetPoint Intent Scores to quickly identify ideal targets for your credit offers.

- **Increase** acquisition campaign efficiency
- **Improve** open rates
- **Augment** prescreened lists
- **Refine** customer retention strategies

Key benefits

Increase acquisition rates by targeting consumers with the propensity to open new or additional credit

Enhance campaign efficiency with refined prospect lists

Expand your universe to reach new consumers

Strengthen retention rates by targeting customers primed for cross-sell and up-sell opportunities

Developed using AI, deep analytics, and machine learning techniques

TargetPoint Intent Scores: Scoring models

Auto	Card	Mortgage	Home Equity	Other Loans
<ul style="list-style-type: none"> • Auto Loan • Auto Loan Refinance • Auto Lease 	<ul style="list-style-type: none"> • Bank Card • Bank Card - Premium and Rewards Cards • Bank Card - General Purpose and Secured Cards • Retail Card and Department Store 	<ul style="list-style-type: none"> • First Mortgage • Second Mortgage • Mortgage Refinance • Cash Out Refinance 	<ul style="list-style-type: none"> • Home Equity Line of Credit • Home Equity Loan 	<ul style="list-style-type: none"> • Consumer Finance • Student Loan

Gain insight to strengthen your lending campaigns

Take Prescreen and cross-sell/upsell campaigns to a whole new level of competitive advantage with the power of TargetPoint Intent Scores. TargetPoint Intent Scores can add a more precise level of targeting for your campaigns through industry-specific propensity-to-open scoring models.

With the insight gained from TargetPoint Intent Scores, you can refine target lists and design offers that mirror consumers' interest in lending products. Use TargetPoint Intent Scores to enhance campaign efficiency and ensure resources are directed toward the right prospects and customers.

Target the best customers first with a refined list

Add lift above traditional prescreen measures with predictive insight from TargetPoint Intent Scores. Incorporate the scores into your Prescreen criteria to reach consumers that have a high propensity to open new credit amongst your Prescreen audience.

- Leverage an easy-to-interpret **1-990 index** with "1" being the lowest propensity to open new credit and "990" being the highest propensity.
- Create your own **custom score cuts** to further pinpoint key targets.

TargetPoint Intent Scores can be combined with TargetPoint Triggers™ to identify consumers that are likely to open new credit and that have taken action to acquire new credit (via prequalifications or credit applications).

Plus, you can use TargetPoint Intent Scores to identify which of your customers are likely to open new credit. Use the scores to support your cross-sell and upsell initiatives and retain business across your best customers.

Flexible delivery options include offline batch and online in real-time to support point-of-sale or cross-sell applications.

Sharpen your acquisition and retention

TargetPoint Intent Scores add an unmatched level of predictive precision to help maximize marketing results and increase acquisition success. Identify consumers with the propensity to open new credit ahead of your competition, support your retention efforts, and optimize your campaign efficiency.

Fuel your acquisition
by targeting customers
with a high propensity
to open new or
additional credit

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