True In-Market Propensity Scores
Identify in-market consumers for credit offers

Identify in-market consumers ahead of your competition

True In-Market Propensity Scores™ (TIP Scores) from Equifax 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, TIP Scores deliver a three-digit indicative score to further pinpoint and refine marketing strategies. TIP Scores leverage the currency and depth of the Equifax consumer credit database to expand your universe of customers who are likely to open offers of credit. TIP Scores quickly identify the ideal targets to help:

- **Increase** campaign efficiency
- **Improve** acquisition rates
- **Augment** prescreened lists
- **Minimize** risk

Gain insight to strengthen industry campaigns

Take prescreen to a whole new level of competitive advantage with the power of TIP Scores. Industry-specific scoring models add an even more precise level of market prediction:

- Auto loan
- Bank or retail card
- Mortgage
- Home equity line of credit

With the insight gained from TIP Scores you can refine target lists and design offers that mirror consumer levels of interest. This helps enhance campaign efficiency by ensuring resources are directed toward the right targets at the right time.

Key benefits

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

Enhance campaign efficiency with refined prospect lists

Expand your universe of in-market customers with higher open rates

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

Acquire the best customers first with a refined list

Add lift above traditional prescreen measures with predictive insight from TIP Scores. TIP Scores identifies consumers that have a high propensity to open across score bands and that offer the lowest correlation to risk. TIP Scores follow an easy-to-interpret 1-990 index with "1" being the lowest propensity and "990" being the highest. You can also create your own custom score cuts to further pinpoint key targets.

TIP Scores can be combined with TargetPoint Triggers™ to tap into the market segment with the highest predicted open rates to identify and quickly connect with consumers most likely in the market. Flexible delivery options include offline batch and online in real-time to support specific initiatives and meet your business needs.

Sharpen your advantage

Identify in-market consumers ahead of your competition and create customized campaigns by leveraging a unique, propensity-to-open score. TIP Scores add an unmatched level of predictive precision to help maximize marketing results and increase acquisition success.

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

USISmarketing@equifax.com • equifax.com/DDM