

## Clarity Prescreen Direct Mail Solutions

Target your best credit prospects using industry-leading data.

Expand your lending universe and foster new acquisition channels with Clarity's prescreen direct mail solutions. You control the criteria, risk thresholds and size of your credit-based marketing campaigns.

Optimize your prescreen direct mail strategy by targeting the same (or lower) risk levels with a higher response rate.

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With Clarity's prescreen direct mail solutions, you can connect with subprime consumers who are more likely to respond to your offers and repay.

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*Clarity has seen a rapid increase in prescreen campaigns utilizing alternative credit data from 2015 - 2018.*

### Benefits

- **Accuracy** - Ensure you are targeting the correct consumer population using the most predictive data in the subprime market.
- **Cost-effectiveness** - Optimize your consumer acquisition dollars by decreasing the cost per funded loan.
- **Flexibility** - Choose between multiple prescreen direct mail solutions best suited to meet your campaign needs.
- **Customization** - Tailor your prescreen direct mail campaign by allowing you to control your campaign specification parameters.
- **Efficient** - Leverage Clarity's expertise and proven subprime prescreen direct mail process.

### Why It Works

Experian's Clarity Services delivers unique direct mail solutions. Prescreen direct mail qualifies and segments potential prospects according to credit criteria, identifying consumers more likely to respond that are within your current risk threshold. Utilizing Clarity's exclusive alternative credit data with Experian's traditional credit data creates a comprehensive profile of consumers that enables you to mail confidently.

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Contact us for more information.  
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## 1 Clarity Turnkey

This solution manages every step of the mail campaign. Once we understand your lending objectives, Clarity will combine alternative and traditional credit data to compile a final list based on your criteria.

### Consult

Clarity collaborates with you to review your direct mail objectives and recommends initial sourcing criteria to identify the preliminary target mail segment.

### Target

Clarity's analytics team refines prescreen criteria using alternative credit data and traditional credit data. The Clarity team collaborates with you to determine the size of the mailing and to select the final targeted population.

### Execute

Clarity secures names and standardized addresses, performs opt-outs and data scrubs, and provides third party mail house with final file.

### Evaluate

Clarity works with you to review the final targeted population post campaign to determine how to continue to expand and refine your audience in future prescreen direct mail offerings.

## 2 Clarity Turnkey Lite

This solution is ideal for lenders that have had experience in processing prescreen direct mail campaigns in the past and who understand how to determine the target population and criteria, but still want the added value of traditional and Clarity's alternative credit data.

## 3 Clarity Data Append

This solution is ideal for lenders with their own initial consumer source list and who are looking to append traditional and Clarity's alternative credit data for criteria selection. Adding Clarity alternative credit data will provide a comprehensive view of your target audience.