



Ascend Intelligence Services™ Target

Target the right consumers with offers to dramatically increase response rates and maximize revenue

Expanding your customer base can be difficult when you're faced with a limited marketing budget, high costs to acquire new customers and added pressure from financial inclusion initiatives. If your prescreen policies are too conservative, you may be turning away good opportunities, but if they're not strict enough, you run the risk of sending offers to the wrong consumers. How can you best determine the right person for your offer that will help you stay within your budget and meet your campaign goals?

Maximize your marketing budget and get more responses to your offers

Ascend Intelligence Services™ Target is a custom response model and optimized prescreen strategy design service that helps you target the right people to improve response and takeup rates, maximize revenue, and minimize the number of defaults within your mailing campaigns.

Target model

Our custom response models are designed by our industry experts using machine learning (ML) to help you better identify consumers who fall within your credit criteria and are more likely to respond and take up your offer. These models are built using your historical data, combined with Experian's best-in-class data, to allow you to maximize the ROI of your marketing campaigns and meet your revenue goals and mailing volumes.

Ascend Intelligence Services™ Target

Designed using Experian's industry-leading data and analytics

- Full-file credit bureau data on over 245 million consumers and over 2,100 industry-leading, highly accurate credit attributes
- Exclusive access to the industry's largest alternative datasets from nontraditional lenders, rental data inputs, full-file public records and more
- 24 months of trended data showing payment patterns over time and over 2,000 attributes that help determine your next best action

We've got compliance covered by

- Leveraging decades of regulatory experience and existing trust to provide the documentation needed to confidently explain lending practices to regulators
- Designing detailed, rigorous and transparent documentation that has been proven to meet the strictest regulatory standards
- Using patent-pending ML explainability to understand what contributed most to a decision and generate adverse action codes directly from the model

Target strategy

The prescreen strategy is designed using mathematical optimization, which calculates the impact of your offer on each consumer simultaneously. The strategy will then select the best consumers to target with your offer to maximize the ROI of your marketing campaigns while remaining within budget. By using additional variables in the decision strategy, such as trended and alternative data, you can send offers to more consumers who you may have missed to improve financial inclusion and safely grow your portfolio. The power of optimization lets you tailor your offers to each consumer so you can increase response and takeup rates and improve the profitability of your campaigns.

Rapid model and strategy deployment

Our rapid deployment capabilities will seamlessly move your model and strategy into production with low impact on your IT resources to help reduce time to market, so you can realize value quickly.

Benefits

- Increase response and takeup rates for improved portfolio performance.
- Minimize prescreen costs by targeting the right people who are more likely to respond to your offers.
- Provide the right offer to consumers you may have previously overlooked to safely expand your lending universe and meet diversity and inclusion initiatives.
- Seamlessly integrate into your existing prescreen process to allow for rapid time to value.

To find out more about how Ascend Intelligence Services Target can help you target the right people who are more likely to respond, in the most cost-efficient way, please contact us at 1 (855) 339-3990.