

Prospect TriggersSM

Connect with consumers shopping for new credit

Have you ever reached out to a potential customer who's shopping for new credit? Maybe your goal was to gain new business or create a cross-sell opportunity. If you didn't succeed, chances are it was because the customer already had selected a different lender. With Prospect Triggers,SM you now can increase response rates to your preapproved credit offers by contacting consumers within 24 hours of their credit activity. Identify opportunities as they occur, and make firm credit offers immediately to consumers who meet your credit criteria. Prospect Triggers also can optimize cross-sell opportunities with existing customers.

An offer too good to refuse

You've got a great new message and a product to go with it. Why waste time and money marketing to the masses? With Prospect Triggers, you can quickly and precisely find creditworthy customers with recent credit activity who are most likely to respond to your offer.

Fast, fresh and flexible

Experian,[®] an industry leader in event-based triggering services, brings a new level of timeliness and precision to the prescreen process. Historically, prescreen relied on dated information to identify consumers who might be looking for credit. Prospect Triggers is a preapproved marketing platform to target consumers based on their actual credit behavior, identifying newly triggered consumers. Make timely credit offers by mail, phone or email to increase response rates, reduce overall acquisition costs, boost profitability and reach credit-active consumers.

Prospect Triggers is ideal for:

- Mortgage and home equity lenders
- Credit card issuers
- Banks
- Retailers
- Automotive lenders

Make marketing dollars work harder

Prospect Triggers uses Experian's ExtractPlusSM list, a comprehensive nationwide database of credit-active consumers who are creditworthy and most likely to respond to your offer of credit.

Using a unique set of triggers to identify new tradelines, inquiries and certain loans nearing term, you can locate credit-active customers who are prime candidates for your preapproved offers. By filtering your prospects more precisely from the start, you ultimately make your marketing efforts more effective, increase response rates and lower your overall acquisition costs — from inception to mailing and everything in between.

Incorporate your credit criteria into a daily prospect solution

Experian will create and monitor a prospect list that incorporates your credit criteria.

Timing	Prospect Triggers
Daily	On a daily basis, this prospecting tool identifies consumers who meet your criteria and are actively shopping for credit or have recent credit activity.
	The solution also provides daily updates on your existing customers who are actively shopping for credit elsewhere.
	We will notify you regarding new information within 24 to 48 hours of receiving it. Use requires a firm offer of credit.

We can generate a list for daily monitoring using one of the following:

- Experian's ExtractPlus list database of credit-active consumers.
- Your current prescreen list.
- A prospect list from an outside source.

Using new trade and inquiry triggers, we identify highly responsive consumers who are shopping for new credit or have just opened up a new line of credit. We can notify you within 24 to 48 hours from when these events occur.

Suppress less-creditworthy consumers by using scores and attributes to segment your criteria. Back-end screening helps eliminate consumers with recent derogatory activity.

A fully compliant process

All triggered consumer names are run through Experian's pander/opt-out file and national and state Do Not Call lists and the process fully complies with all Fair Credit Reporting Act and Fair and Accurate Credit Transactions Act requirements.

Make the most of a time-sensitive opportunity

When a qualified consumer is actively seeking credit, you need to be there with your marketing message. With Prospect Triggers, you can reach the right people at the right time, bringing a new level of precision and profitability to your credit marketing programs.

To find out more about Prospect Triggers, contact your local Experian sales representative or call 1 888 414 1120.