

TargetPoint Acquisition

KEY BENEFITS

- » Select from and up to 22 credit event-based triggers and 8 model-based predictive triggers to identify consumers that are in the market for your offer of credit.
- » Solicit customers with a demonstrated statistical propensity to acquire your credit offer within 90 days.
- » Combine TargetPoint with your traditional custom credit prescreen or select from one of Equifax's low cost, packaged prescreen options.

Don't waste time and money marketing to unqualified or uninterested prospects

You've got a great new credit product but don't want to waste time and money marketing to unqualified prospects or consumers who simply may not be in the market for your offer. **TargetPoint Acquisition™** is a customized, automated prescreen tool designed to quickly and accurately pinpoint new account opportunities – daily, weekly or monthly.

Identify Qualified Prospects In The Market For Additional Credit

Imagine being able to identify credit-worthy consumers during the precise window in time when they'll be MOST receptive to your offer. Equifax's TargetPoint Acquisition service will help you do just that. How? By letting you know which consumers have recent credit activity, profiles, and behavior indicating that they are great prospects for your product.

Fresh Data & Fast Delivery Provide Unique Acquisition Possibilities

TargetPoint Acquisition is an enhanced prescreen service designed to integrate with and complement your existing prospecting programs. Utilizing data from Equifax's credit file, this powerful tool will alert you to credit-worthy consumers who have recently demonstrated a possible need or desire for additional credit. By identifying qualified prospects when they're actually in the market for your type of product, you'll raise your response rates, increase activations, lower acquisition costs and drive revenue.

TargetPoint Acquisition can provide you with prospect data on a daily, weekly, or monthly basis – whichever frequency meets your needs. An eight-week suppression file is also maintained to ensure that previously delivered names are filtered out.

Reach Potential Customers With Speed & Accuracy

TargetPoint Acquisition is a fully automated tool that delivers output to your mail house or processor via secure email, automatic FTP or other electronic means. This industry-leading solution enables you to react quickly and reach your best prospects well before your competition even knows they are in the market for a specific financial service.

TargetPoint Acquisition empowers you to identify your best prospects with near real-time speed and precision. TargetPoint Acquisition offers the following 22 event-based triggers to help you zero in on credit-active consumers who meet your prescreen criteria.

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The following 22 event-based triggers are available:

Bankcard Event Triggers

- Bankcard inquiries less than or equal to 30 days
- Bankcard tradeline with an open date less than or equal to one month

Home Equity Event Triggers

- Tradeline with a home equity narrative code and balance greater than \$25,000
- Tradeline with a home equity narrative code and any balance
- Tradeline with a mortgage industry and revolving type

Auto Event Triggers

- Auto inquiries less than or equal to 30 days
- Auto tradeline with an open date less than or equal to one month
- Auto tradeline with a debt ratio greater than zero and less than 10%
- Auto lease tradeline with a lease expiration date in the next six months

Personal Finance Event Triggers

- Personal finance inquiries less than or equal to 30 days
- Personal finance tradeline with an open date less than or equal to one month

Retail Product Event Triggers

- Retail inquiries less than or equal to 30 days
- Retail tradeline with an open date less than or equal to one month

Miscellaneous Event Triggers

- Miscellaneous loan inquiries (excluding auto) less than or equal to 30 days
- Miscellaneous loan inquiries (excluding auto) greater than 30 days and less than or equal to 60 days
- Miscellaneous tradeline with an open date less than or equal to one month
- Miscellaneous tradeline with an open date greater than one month and less than or equal to two months
- All other industry inquiries (including auto) less than or equal to 30 days
- All other industry inquiries (including auto) greater than 30 days and less than 60 days

Mortgage Event Triggers

- Mortgage inquiries less than or equal to 30 days
- Mortgage tradelines with an installment type with an open date less than or equal to one month

For All Event Triggers

- Current address that has a date equal to or less than two months

For More Information

To discuss how our target market intelligence can help satisfy your needs contact us today at **1.800.466.5897**, email us at **MarketingServices@Equifax.com** or visit **www.equifaxmarketingservices.com**.