

ProspectID Advantage

KEY BENEFITS

- » Attract new prospects
- » Cross-sell your services to existing customers
- » Retain your best customers

Experience the power of credit prescreen marketing campaigns

ProspectID Advantage™ – an acquisition marketing solution for FCRA-compliant marketing campaigns – delivers a list of pre-approved, credit-worthy consumer prospects, tailored to your credit profile criteria, and quality assured by Equifax’s proven prescreen process. This extremely robust solution combines the power and flexibility of a large-scale implementation, with the speed and targeted nature of a packaged offering, at a price point that will fit almost any marketing budget.

Utilize the best data source to target the right prospects

Equifax’s vast national database includes some of the freshest, cleanest and most reliable data on a large majority of the US credit-active consumer population. ProspectID Advantage efficiently mines and leverages this virtually unparalleled resource to help ensure your prospect universe is maximized.

To ensure precision targeting, ProspectID Advantage allows selection from more than 600 financial attributes related to credit, including 22 event-based and nine predictive triggers, all dynamically linked for immediate access.

The ability to select from this extensive menu of industry-specific credit risk attributes, and extract segmented list results in accordance with your desired consumer credit profile, empowers you to effectively tailor marketing messages and promote suitable products and services, while extending pre-approved offers of credit to the right prospects.

Discover how ProspectID Advantage can meet your needs

| As a marketer you need to: | ProspectID Advantage can: | Allowing you to: |
|---|--|--|
| Obtain qualified consumer prospects that will yield higher response and activation rates. | Deliver the maximum number of high quality, in-the-market prospects by utilizing dynamic list segmentation capabilities. | Receive higher-quality prospects who are significantly more responsive and likely to activate, leading to increased ROI. |
| Deliver FCRA-compliant targeted marketing programs against tight deadlines. | Deliver “on-demand” list development capabilities and delivery in less than five days. | Experience minimal or no delays in your acquisition projects. |
| Grow their business while attracting customers that match their corporate risk profile. | Provide more than 600 financial attributes, including 22 event-based and nine predictive triggers, to help you specifically define the make-up of your prospect lists. | Focus all your resources on prospects you know will meet your target customer profile. |

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At a price that fits your budget

ProspectID Advantage includes near real-time count generation capabilities to ensure you have complete control over list size and acquisition costs. Furthermore, attribute-based Nth'ing tools enable complete budget compatibility as prospect lists can be sized to your requirements.

Additionally, to eliminate wasted mailings, existing customers and prospects who have been marketed to previously. Also, to verify deliverability, all consumer records are put through rigorous address standardization procedures.

Maximize ROI

While marketing campaigns that incorporate Invitation To Apply (ITA) offers are flexible and easy to execute, campaigns that use credit attributes to prescreen prospects frequently lead to a significantly enhanced return on investment as they typically deliver higher response and activation rates.

In most instances, your marketing universe is optimized when best practice credit and ITA campaigns are utilized.

| Sample ROI Model for Credit Prescreen vs. Non-Credit Data Marketing Programs | | |
|--|------------------|-----------------|
| | Credit Prescreen | ITA |
| Number of names mailed | 20,000 | 20,000 |
| Average loan amount booked | \$250,000 | \$250,000 |
| Cost per name | \$0.30 | \$0.08 |
| Response rate | 3.0% | 2.0% |
| Cost per piece plus postage | \$1.50 | \$1.50 |
| Cost per OB telemarketing call | \$0.50 | \$0.50 |
| Overhead/production & other | \$0.20 | \$0.20 |
| Program Cost | \$50,000 | \$45,600 |
| | | |
| Projected number of responders | 600 | 400 |
| App to funded loan percentage | 3.5% | 2.5% |
| App to funded loan | 21 | 10 |
| Total profit per loan | \$6,250 | \$6,250 |
| Total profit | \$131,250 | \$62,500 |
| Projected Monthly ROI | \$81,250 | \$23,150 |

Experience MarketReveal today

ProspectID Advantage is delivered via Equifax's new, industry-leading, proprietary supercomputer technology platform, MarketReveal. This highly powerful processing engine delivers rapid online results, leading to significantly reduced fulfillment timelines.

Contact us today for more information. Call **(800)711-5341** or visit us at <http://consumer.equifax.com/?elqPURLPage=252>.