



Equifax Intelligence.

TargetPoint Cross-Sell™

Problem:

You want to increase your customer's reliance on your relationship and decrease the likelihood of the customer switching to a competitor.

Solution

TargetPoint Cross-Sell™ – a customized, automated prescreen tool designed to quickly identify new product sales opportunities within your portfolio of customers — delivering consumer prospects daily, weekly, or monthly.

Identify Cross-Selling Opportunities Within Your Customer Portfolio

Maximizing revenue with your current accounts has never been easier. With Equifax TargetPoint Cross-Sell™ service you can identify credit-worthy prospects within your portfolio who have demonstrated a near-term propensity to acquire new credit.

Customers within your portfolio who have made a recent inquiry about a new line of credit, are near final payments on a loan, have recently moved, or have exhibited increased credit activity are likely “in-the-market” for an offer of credit.

The time to reach out to them is now.

Expanding Customer Relationships & Retaining Profitable Accounts

TargetPoint Cross-Sell is an enhanced prescreen service designed to integrate with and complement your existing prospecting and account management programs. Utilizing your target marketing list or customer database file, matched against Equifax's industry leading credit marketing database, Equifax identifies consumers within your portfolio who have recently demonstrated interest in obtaining additional credit.

By identifying those prospects within your portfolio who may actually be in the market for your product, you can raise your response rates, increase activations, lower acquisition costs, improve retention, and drive additional revenue.

TargetPoint Cross-Sell can provide you with prospect data on a daily, weekly, or monthly basis — helping you with your business needs and improving your ability to strengthen relationships with your customers.

Equifax's TargetPoint Cross-Sell tool allows you to:

- Combine up to 22 unique, preset credit event triggers and 8 unique model-based predictive triggers to identify consumers who are in-the-market for your offer of credit
- Combine TargetPoint Cross-Sell with your custom prescreen criteria or utilize one of Equifax's cost-effective packaged prescreen options to ensure adherence to your risk profile and scoring parameters
- Augment your current acquisition marketing strategy by engaging “hot leads” between your major campaigns

Reach the Right Customer, At the Right Time, With the Right Offer, Through the Right Channel

Time is of the essence when connecting with customers within your portfolio who have a demonstrated need for additional credit. Your competitors are actively soliciting your customers, leveraging their insight into your customer's credit activities and profile.

With TargetPoint Cross-Sell™ you can seize the advantage by reaching out to your customers within the window of opportunity – capitalizing on the trust and loyalty you have developed over the course of your customer relationship.

TargetPoint Cross-Sell is a fully automated tool that delivers output to your mail house or processor via a secure electronic data transfer. With precision, and timeliness, Equifax can deliver targeted prospects from your portfolio or target marketing list, based on the following event-based triggers:

Bank Card Event Triggers

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

Home Equity Event Triggers

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

Auto Event Triggers

- Auto inquiries less than or equal to 30 days
- Auto trade with an open date less than or equal to one month
- Auto trade with a debt ration greater than zero and less than 10%
- Auto lease trade line with a lease expiration date in the next 6 months

Personal Finance Event Triggers

- Personal finance inquiries less than or equal to 30 days
- Personal finance trade line 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 trade line 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 trade with an open date less than or equal to one month
- Miscellaneous trade 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 trade lines with an installment type with an open date less than or equal to one month

New Mover Event Triggers

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

➤ Introducing TargetPoint Predictive Triggers!

TargetPoint Predictive Triggers utilizes advanced profiling techniques to identify consumer prospect populations with a demonstrated statistical propensity to acquire new credit.

With TargetPoint Predictive Triggers, you can now identify creditworthy consumer populations profiled as likely to acquire your specific type of credit offer within 90-days:

Mortgage (New Home Buyer)

Identifies individuals, without a mortgage trade line on file, who have a propensity to open a new mortgage within 90 days

Mortgage (Refinance / 2nd Mortgage)

Identifies individuals, with a mortgage trade line on file, who have a propensity to open a new mortgage within 90 days

Home Equity

Identifies individual who have a propensity to open a new home equity trade line within 90 days

Automotive Finance

Identifies individuals who have a propensity to open a new automotive finance trade line within 90 days

Bankcard

Identifies individuals who have a propensity to open a new bank card trade line within 90 days

Retail Finance

Identifies individuals who have a propensity to open a new retail finance trade line within 90 days

Personal Finance

Identifies individuals who have a propensity to open a new personal finance trade line within 90 days

Student Loan

Identifies individuals who will consolidate student loans within the next 90 days

➔ Contact us today to discuss how our target market intelligence can help satisfy your needs.

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