

In the Market ModelsSM

Predictive metrics to identify future customers for your lending products

With nearly 250 million adults in the United States, how do you find the ones who want your products? Experian's In the Market ModelsSM helps you identify consumers who are most likely to respond to your offers. Intelligently deploy your marketing dollars with the latest tools and powerful analytics.

With the lending landscape becoming increasingly competitive and marketing budgets tightening, propensity-to-open models are more important than ever for finding potential customers. This allows for proactive campaign planning, increased campaign response rates and a greater return on marketing investment.

A suite of possibilities

In the Market Models predicts a consumer's propensity to open a new account within a one to four-month window, with individual models offered for each of the following account types:

- Automotive
- Bankcard
- Home equity
- Mortgage
- Personal loan + loan consolidation
- Retail
- Student loan

Increased profitability

Using In the Market Models in marketing campaigns allows you to refine segmentation strategies and tailor offers to achieve higher open rates, resulting in a greater return on your direct-marketing investment. In addition, you can take advantage of data regulated by the Fair Credit Reporting Act to identify consumers who are most likely to be in the market for your product. Deploying the models in prescreen campaigns can help you get the right offer to the right consumers to ensure your marketing messages resonate with target audiences.

In the Market Models incorporates unique Experian analytics to maximize performance. Data inputs include trended credit data and Premier AttributesSM, the credit industry's most advanced and comprehensive set of credit attributes. This approach to scorecard development significantly increases predictive power over alternative propensity models.

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Multiple points of application

Optimize your strategies across the Customer Life Cycle:

- **Prospecting** — Increase response rates and reduce marketing campaign costs by using In the Market Models within your prescreen criteria.
- **Cross-sell** — Maximize existing customer relationships by understanding customer needs and designing relevant and timely cross-sell offers.
- **Retention** — Secure refinancing or second-offer opportunities by identifying which consumers within your existing portfolio will be in the market for a new credit product.
- **Market expansion** — Successfully grow into new territories and launch new products by determining the ideal consumer for your offer.

To find out more about In the Market Models, contact your local Experian sales representative or call 1 888 414 1120.



Benefits

- Refine strategies to target only consumers who are likely to open.
- Align product offer to consumer need.
- Offer multiple applications across the life cycle.
- Identify consumers in both the prime and non-prime segments who open accounts.
- Improve ROI by making the right offer at the right time.

