

Prospect TriggersSM

The fast, accurate way to find credit-active and highly responsive consumers



Now you can increase the response rate to your preapproved credit offers by reaching consumers at the precise time they actively are shopping for credit — as recently as 24 hours earlier. With Experian's Prospect Triggers,SM you can identify opportunities as they occur and make firm credit offers to consumers that meet your credit criteria — daily, weekly, biweekly, monthly or quarterly.

An offer they won't refuse

You've got a great new message and a product to go along with it. But why waste time and dollars marketing to the masses? With Experian's Prospect Triggers, you can quickly and precisely find creditworthy customers with recent credit activity that are most likely to respond to your specific offer.

Fast, fresh and flexible

Experian,[®] one of the industry leaders 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 the first preapproved marketing platform to target consumers based on their actual credit behavior, identifying newly triggered consumers.

You can make timely credit offers by mail, phone or e-mail to increase response rates, reduce overall

acquisition costs and boost profitability, allowing you to reach credit-active consumers before your competitors do.

Prospect Triggers is ideal for:

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

Prospect Triggers can be customized to fit your specific product line and allows you to choose the frequency of the program — daily, weekly, biweekly, monthly or quarterly.

Make marketing dollars work harder

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

you would like to attract. Using a unique set of triggers to identify new tradelines, inquiries and certain loans nearing term, you can find 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 monitor a prospect list that incorporates your credit criteria. We can generate a prospect list for daily monitoring using one of the following three items:

- 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, Experian identifies highly responsive, credit-active consumers that are prime candidates for your preapproved offers and can notify you within 24 hours when those consumers actively are seeking credit.

Suppress less creditworthy consumers by using scores and attributes to segment your criteria. Back-end screening helps to 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 Experian's 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.

Timing	Prospect Triggers
Daily	<p>A prospecting tool that identifies, on a daily basis, consumers who meet your criteria and are actively shopping for credit or have recent credit activity.</p> <p>Experian will provide notification of new information within 24 hours of receiving it. Use requires a firm offer of credit.</p>
Weekly, biweekly, monthly or quarterly	<p>A streamlined prescreen that identifies highly responsive, credit-active consumers for acquisition based on recent credit activity. Unique triggers include new tradelines, new inquiries and certain loans nearing term.</p> <p>Use requires a firm offer of credit.</p>