Optimize performance and improve response rates with a refined view of risk and opportunity

Financial institutions (FIs) need to optimize pre-screen opportunities to grow their portfolios. However, without a fuller picture of risk, lenders could be missing opportunities for growth. By leveraging alternative data insights to perform credit risk decisioning at pre-screen, lenders can refine their prospect pool by identifying and swapping out the riskiest prospects while swapping in more overlooked consumers who now meet your organization's risk profile.

Optimize pre-screen efforts with a deeper view of prospective risk

Tom's pre-screen marketing campaigns are powered by traditional credit data.

He keeps his prospect pool very broad to maximize the number of prospects who accept his offers.

Rachel is looking to improve her pre-screen campaign performance, and she's always thinking about how she can help drive stronger long-term performance across her organization's full lending portfolio.

With a risk-based approach that leverages alternative data to expand her addressable market, Rachel can include more new prospects and refine her targeting—so that she's only contacting the prospects who are the best fit for her organization's risk profile.

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Swap-in more promising prospects in pre-screen campaigns

With a clearer picture of credit risk, lenders can refine their prospect pool by identifying and swapping out the riskiest prospects while swapping in more valuable consumers.

Tom and Rachel are both working with mailing lists of 50M consumers. With traditional pre-screen methods alone, both marketers could be missing opportunities to refine their marketing lists to reach more promising prospects. However, by adding alternative data to risk assessment at pre-screen, Rachel is able to identify and evaluate an additional 1M consumers.

50M pieces of direct mail based on traditional marketing data alone

50M pieces of direct mail sent to a refined list of lower-risk prospects

1M new lower-risk prospects added with alternative insights

Interactive infographic: Click each tab to learn how alternative data can help expand your view of prospects, refine segmentation and improve pre-screen campaign ROI.
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A risk-based marketing approach can deliver deeper insight into the individual consumers in your prospect pool.

This can help marketers craft engaging campaigns tailored to fit your desired customer profile.

Utilizing traditional marketing methods, Tom can expect to achieve a 2.5% response rate.

While this is a reliable outcome, Tom has less insight into the individuals in his prospect pool making it more difficult to craft personalized messages and offers.

Rachel has already utilized risk-based marketing to expand her addressable market.

Now, she can assess the risk factors of the prospects in her list to pinpoint which ones are most likely to respond — giving her a potential 1–2% increase in response rate.
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Lenders can improve campaign outcomes with deep, predictive risk insights.

**TOM**
Traditional lender

Tom’s campaign can expect reliable returns, but he may be missing opportunities to increase ROI and improve overall campaign performance.

**RACHEL**
Risk-based lender

By aligning her pre-screen marketing strategies with her organization’s risk profile, Rachel is able to create robust campaigns that improve ROI and drive revenue goals.
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Better understand the long-term value of a prospect.

Optimize performance and improve response rates with a refined view of risk and opportunity

Tom’s limited view of risk means he has less insight when making pre-screen decisions.

TOM
Traditional lender

He could be overlooking key risk factors that would paint a more accurate picture of consumer risk.

A risk-based marketing approach provides Rachel with deeper insights into the potential value and risks of her prospects.

RACHEL
Risk-based lender

This enables her to make more accurate targeting decisions to improve portfolio profitability and growth.
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Gain more precise targeting capabilities.

Utilizing alternative data at pre-screen provides lenders with a clearer view of risk in their prospect pool, enabling them to target the right consumers with greater accuracy. Additionally, risk assessment at pre-screen allows marketers to more accurately predict which consumers fit their risk tolerance and are likely to be approved for a credit product.

While reasonably predictive, Tom’s traditional method could be missing some key risks associated with his prospects.

Rachel’s risk-based marketing approach enables her to swap-in 1M lower-risk consumers to replace 1M prospects who now exceed her organization’s risk threshold.

This helps her more confidently and precisely target low-risk prospects who have an appetite for credit and are most likely to be approved.

1M new prospects swapped in
1M evaluated high-risk prospects swapped out
10% potential improvement in approval rate

TOM
Traditional lender

RACHEL
Risk-based lender

INCREASE APPROVALS

IDENTIFY PROSPECTS
RISK SEGMENTATION
INCREASE RESPONSE RATES
ROI
LONG-TERM VALUE
RESULTS

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Optimize pre-screen efforts with a deeper view of prospective risk

Deliver more effective pre-screen campaigns with a risk-based marketing approach.

Utilizing alternative data at pre-screen can help lenders improve campaign performance, increase ROI and establish meaningful relationships that drive portfolio growth.

While Tom and Rachel can both reasonably expect campaign success, Rachel’s risk-based marketing approach utilizes powerful, predictive alternative data insights to give her a competitive edge.

Using this approach, Rachel was able to not only achieve campaign success but drive improvements across her entire campaign.

**SWAPPING IN**

2% more low-risk customers

**SWAPPING OUT**

4% of high-risk customers

**RESULTS**

7% increase in new approved applicants

10% increase contribution to revenue goals

- reduced outreach costs
- reduced portfolio risk

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