LexisNexis® RISK SOLUTIONS

Swap-in more promising prospects in pre-screen campaigns

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.

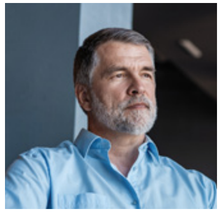
By leveraging alternative data insights to perform credit risk decisioning at pre-screen, lenders can refine their prospect pool by identifying and swapping out the riskiest prospects while swapping in more overlooked consumers who now meet your organization's risk profile.

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

LEARN MORE »

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.*

« IDENTIFY PROSPECTS | RISK SEGMENTATION | INCREASE RESPONSE RATES | ROI | LONG-TERM VALUE | INCREASE APPROVALS | RESULTS »



TOM

Traditional lender

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.

- Large prospect pool
- Broad targeting strategy
- Consistent ROI

RACHEL

Risk-based lender

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.

- Current life stage & potential needs
- Professional licenses & certifications
- Alternative credit insights
- Personal property & asset profile

Leverage credit and public records data that can help provide you with a more granular view of consumers

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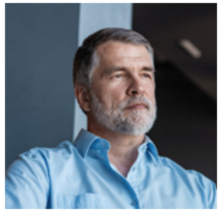
With a clearer picture of credit risk, lenders can refine their prospect pool by identifying and swapping out the riskiest prospects while swapping in more valuable consumers.



TOM
Traditional lender

RACHEL
Risk-based lender

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

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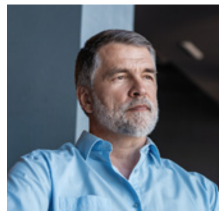
A risk-based marketing approach can deliver deeper insight into the individual consumers in your prospect pool.

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



TOM
Traditional lender

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.

2.5% current expected response rate

RACHEL
Risk-based lender

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.

1–2% INCREASE in response rate

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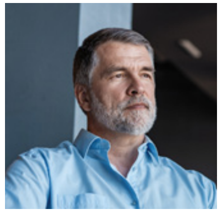
Lenders can improve campaign outcomes with deep, predictive risk insights.

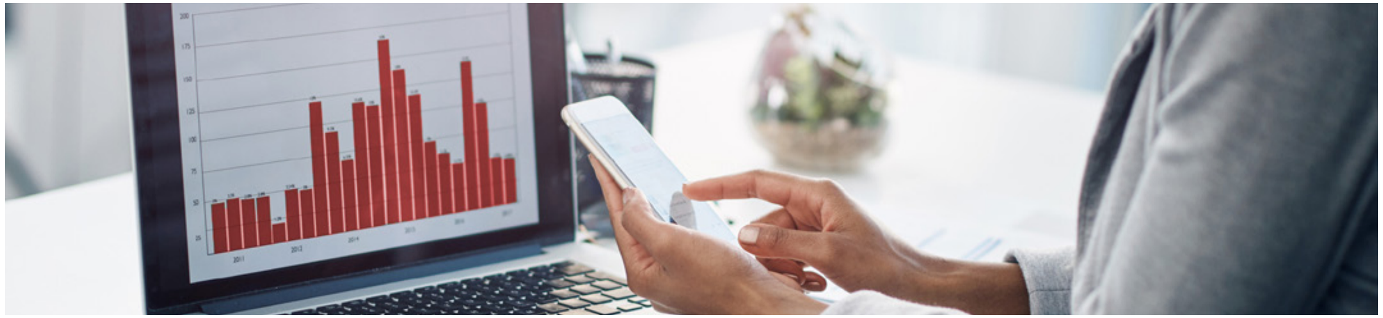


TOM
Traditional lender

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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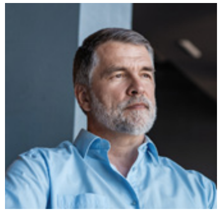
Better understand the long-term value of a prospect.



TOM
Traditional lender

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

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

Traditional data attributes

RACHEL
Risk-based lender

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

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

Traditional + alternative data attributes

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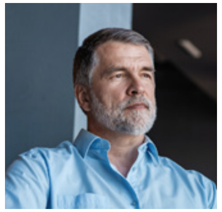
Gain more precise targeting capabilities.

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.



TOM
Traditional lender

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

RACHEL
Risk-based lender

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

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

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

By using alternative data, Rachel was empowered to:

Refine her prospect pool to maximize campaign performance

+

Achieve greater results by targeting the most valuable prospects and building strong long-term relationships.