






Expand your share of emerging consumer markets and increase acquisition rates with actionable target lists



The race for new, profitable customers continues to escalate. You're under pressure to increase market share and maximize return on investment from your pre-screen campaign efforts. Relying on traditional credit bureau data can limit the impact of your outreach efforts to a very specific and over-saturated market. What if you could capture the revenue potential of 53 Million<sup>1</sup> US consumers with limited to no credit history? RiskView™ List Generation delivers industry-proven alternative data in an actionable prospect list that helps your business identify and accurately target emerging consumers, refine segmentation among existing targets and build greater market share.

### Capture the advantage of more complete consumer perspective

RiskView™ List Generation delivers comprehensive perspective into full-file, thin-file and no-file consumers to enable you to customize pre-screen offers to reach the right consumer at the right time with the right offer. Your business gains the advantage of industry-leading alternative data coverage augmented with insights and attributes that help further refine your target group. With an actionable list of creditworthy consumers from RiskView™ List Generation, you can design strategically-driven pre-screen outreach efforts to help your business:

-  • Optimize campaign performance
-  • Segment risk and improve profitability
-  • Increase acquisition rates
-  • Support financial inclusion efforts
-  • Build brand affinity and loyalty among emerging markets

Powered by LexisNexis® RiskView™ Solutions, RiskView™ List Generation provides robust consumer content that you can confidently utilize to expand market share.

### Increase revenue with expanded pre-screen outreach

Traditional credit bureau based pre-screen campaigns exclude consumers who have limited to no credit history, a number that accounts for nearly half of the US population. The amount of uncaptured revenue represented by thin-file and no-file market is estimated to be between \$10 - \$15 Billion<sup>2</sup> annually. This emerging consumer market is comprised of millennials and recent immigrants, who together represent significant future growth opportunities.

With RiskView™ List Generation, you get immediate access to this market through extensive consumer content that covers over 95 percent of the US population. RiskView™ List Generation can significantly increase your pre-screen audience by identifying greater than 25 Million no-hits and greater than 30 Million thin-files. By delivering unique consumer based insights, RiskView™ List Generation easily supports further segmentation of these consumers based on your strategic objectives. RiskView™ List Generation also seamlessly integrates with RiskView Scores and other custom scores and models to help your business complete deeper risk-based segmentation.



## Capture emerging markets with targeted pre-screen campaigns.

We simplify marketing outreach by delivering an actionable prospect list based on specific business needs:



**Anonymized Prospect List:** A comprehensive list of anonymous consumer profiles that you can filter by applying your own analytics to determine which targets best fit your marketing strategy. Once you've determined the strongest targets, LexisNexis Risk Solutions will quickly fulfill your request by delivering actionable prospect lists.



**Filtered Extract to a Third-Party Processor or Prospect Database:** A filtered list of consumers created with your predetermined parameters. We deliver this list to a third-party processor on your behalf. You have the option to market to the entire list or to target prospects based on geography, RiskView Score, a custom score, attribute(s) or a combination of characteristics. The filtered extract can also be housed in a third party prospect database to facilitate prequalification or instant prescreen decisions.

RiskView™ List Generation optimizes the outcomes of your pre-screen marketing efforts by helping your business identify a larger audience of creditworthy consumers to strategically target using specific parameters. RiskView™ List Generation also provides your business with the advantage of new data on existing targets that can help further segment your portfolio and improve profitability.

### Accelerate the acquisition of creditworthy customers

The competitive race for creditworthy customers is not slowing down and the stakes grow higher every quarter. To win, you need every tool available. Your long-term growth and sustainability depend on your ability to tap new, emerging markets and increase your share of existing markets. RiskView™ List Generation delivers expanded consumer insight across the full-file, thin-file and no-file population to help your business identify and accurately target a wider audience for pre-screen campaigns. With an actionable prospect list your business gains the competitive advantage of comprehensive consumer perspective that goes well beyond what traditional sources can provide. Reach emerging markets and redefine your position in existing markets by improving the effectiveness of your marketing strategy with RiskView™ List Generation.

For more information, call 866.277.8407 or visit [risk.lexisnexis.com](http://risk.lexisnexis.com)



#### About LexisNexis Risk Solutions

LexisNexis Risk Solutions ([www.lexisnexis.com/risk](http://www.lexisnexis.com/risk)) is a leader in providing essential information that helps customers across all industries and government assess, predict, and manage risk. Combining cutting-edge technology, unique data and advanced scoring analytics, we provide products and services that address evolving client needs in the risk sector while upholding the highest standards of security and privacy. LexisNexis Risk Solutions is part of RELX Group plc, a world-leading provider of information and analytics for professional and business customers across industries.

1 Expanding Credit Opportunities (FICO, 2015)

2 "ROI, Profitability and Lifetime Value" (Database Marketing Institute)