



HOW TO IMPROVE THE TIMING - AND SUCCESS - OF YOUR LOAN CAMPAIGNS



The Home Equity In the Market score used as a prescreen model provides an estimated lift of 5.9 when targeting the best decile of scores. Used in an ITA campaign, estimated lift is 2.35

LIFT APPROXIMATION =
Multiple of the increase in likelihood compared to universe-at-large.

For example, a lift of 2.5 is the same as a 150% increase in responsiveness.

In-the-Market Scores Help You Reach Consumers When They Are Shopping for a Loan

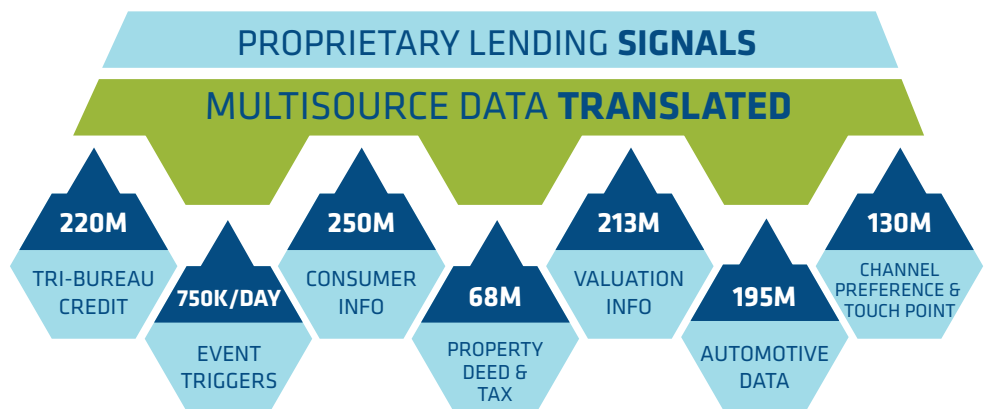
What if you could swoop in with the right loan offer at precisely the right time? You'd be able to focus your spending, improve your lead conversion rate, and increase your marketing ROI.

At Deluxe Marketing Solutions, we specialize in monitoring consumer behaviors — so you can precisely time your campaign touches. Using proven data and in-the-market models, we score consumers based on the likelihood that they are actively shopping for your product.

Whether you are extending firm offers of credit or invitations to apply, Deluxe Marketing Solutions has industry- and offer-specific models that help you improve the timing - and success - of your loan campaigns.

SEARCHING FOR SIGNALS IN MULTIPLE SOURCES OF DATA

We use a proprietary “lending signals algorithm” to search through millions of data points to identify consumers who are highly likely to be engaging with lenders. Once identified, these prospects are qualified according to your specific lending criteria.



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LEADING IN-THE-MARKET MODELS

These powerful scores, commonly used by lenders and financial institutions, improve the timing of your campaigns and come in two varieties: credit prescreen and invitation-to-apply (ITA). A score built on credit data requires permissible purpose to be used for prescreen offers. Scores that only predict credit attributes, such as aggregate debt and debt-to-credit ratio do not require firm offers of credit and still help you identify qualified consumers.

MORTGAGE	AUTOMOTIVE	INSURANCE	BANK CARD
<p>Home Equity/ Mortgage Ranks a consumer's likelihood of opening a home equity line of credit/mortgage in the next 90 days</p>	<p>Ranks a consumer's likelihood of applying for an auto loan or lease in the next 90 days</p>	<p>Maximizes the likelihood that a consumer is shopping for an insurance product</p>	<p>Maximizes the likelihood that a consumer is shopping for bankcard, and other bank products</p>
RENT PURCHASE	CREDIT CARD	STUDENT LOAN CONSOLIDATION	PAYDAY/ ALTERNATIVE FINANCING
<p>Rent Purchase Maximizes the likelihood that a consumer is renting a home and looking to purchase a new home within 60 days</p>	<p>Ranks a consumer's likelihood of applying for a credit card in the next 90 days</p>	<p>Ranks a consumer's likelihood of consolidating their outstanding student loans in the next 90 days</p>	<p>Maximizes the likelihood that a consumer will open a pay day loan</p>



WANT MORE INFORMATION ABOUT DELUXE MARKETING SOLUTIONS?

Contact us today.

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PUT OUR TEAM OF DATA SCIENTISTS TO WORK FOR YOU

With nearly two decades of extensive experience, Deluxe Marketing Solutions can help companies make the most of their marketing throughout the prospect-to-customer lifecycle.

Contact us so we can show you how to use in-the-market models to focus your campaign spending, improve your lead conversion rate, and increase your marketing ROI.

