

Prescreen

Target your best credit prospects using industry-leading technology and data



Prescreen from Experian utilizes our new industry-leading relational database technology to provide fresh, comprehensive consumer credit information to identify your best prospects — creditworthy consumers within your risk threshold. Experian's system, Customer Prospecting and Portfolio ServicesSM, provides fresher data, faster processing and greater decisioning flexibility — to maximize the effectiveness of your Prescreen campaigns.

Make credit-based decisions with the freshest data in the market

Customer Prospecting and Portfolio Services updates credit information twice a week and enables turnaround in just days. Fresh, accurate data enables you to choose the best prospects for your business needs and avoid making preapproved offers to nonqualified consumers. Newly updated data, delivered quickly, enables you to make a firm offer of credit to consumers right when they are most motivated to respond.

Total customization and decisioning flexibility

Through a streamlined credit criteria selection process and leveraging the ability to make on-the-fly changes, you have the power to target the best consumers for your business needs. Technical service representatives are available to help you isolate appropriate populations — enabling you to make

unique offers for different consumer categories — and to support your job processing needs.

Maximize campaign performance and profitability

With the faster, more efficient data integration and processing enabled by the Customer Prospecting and Portfolio Services system, you can more accurately target leads and achieve better response rates. Not only does this reduce mailing costs, but it also takes your Prescreen campaigns to the next level of efficiency.

Best-in-class file linkage technology ensures reliable information searches and results

Powered by sophisticated file linkage technology that retrieves all credit information for each consumer, Prescreen processing evaluates the prospects on your list based on your unique criteria. Table-based data

storage allows Experian to gather each consumer's most comprehensive credit information quickly, efficiently and accurately.

Industry-leading database management and match logic improve your list before processing begins

To ensure that your preapproved names produce the best results, Experian's Prescreen features a preprocessing program for both client-supplied and extracted lists that:

- Uses Experian's proprietary personal identification number (PIN) matching logic to ensure accurate consumer credit information is accessed, compiled, evaluated and returned
- Eliminates duplicate names and records with invalid information
- Matches client-supplied records without Social Security numbers to Social Security numbers in our database, maximizing querying capabilities in the prescreen process
- Matches all names against several suppression files to eliminate consumers who do not want to be screened, who are associated with unreliable addresses or who are reported as deceased
- Eliminates records flagged for fraudulent or other questionable activity

Prescreen makes targeting simpler because it is:

- Customized — Create the criteria and attributes or choose from a predefined list to segment your Prescreen population into targeted groups
- Cost-effective — An inexpensive option for selecting the best prospects for your business
- Efficient — Determine populations and assess criteria performance before final list execution
- Accurate — Backed by Experian's reputation for reliability
- Flexible — Run programs when you request them

To find out more about Prescreen, contact your local Experian sales representative or call 1 888 414 1120.