



In the Market Models

Predictive metrics to identify your future customers

With nearly 250 million adults in the United State, how do you find the ones who want your products? Experian's In The Market ModelsSM help you identify consumers who are most likely to respond to your offers. Intelligently deploy your marketing dollars with the latest tools and powerful analytics.

With the lending landscape becoming increasingly competitive, propensity-to-open models are more important than ever for finding potential customers. Experian's advanced suite of In The Market Models (ITMM) identifies consumers who will be in the market for a specific type of new credit product in the next one to four months. This allows proactive campaign planning, increased campaign response rates, and a greater return on market investment.

A suite of possibilities

ITMM predicts a consumer's propensity to open a new account within a one to afour-month window, with individual models offered for each of the following account types:

- Automotive
- Bankcard
- Home equity
- Mortgage
- Personal finance
- Student loan

Increased profitability

Using ITMM in marketing campaigns allows you to refine segmentation strategies and taileor offers to achieve higher open rates, resulting in a greater return on the direct marketing investment. ITMM leverages Fair Credit Reporting Act compliant credit data to identify consumers who are most likely to be in the market for your products and to open an account. Deploying the models in

prescreen campaigns can help you get the right offer to the right consumers to ensure your marketing messages resonate with target audiences.

ITMM incorporates unique Experian analytics to maximize performance. Data inputs include trended credit industry's most advanced and comprehensive set of credit attributes. This patent-pending approach to scorecard development significantly increases predictive power over alternate propensity models.

Multiple points of application

Optimize your strategies ocss the Customer Life Cycle:

- **Prospecting:** Increase response rates and reduce marketing campaign costs by using ITMM within your prescreen criteria.
- **Cross-sell:** Maximize existing customer relationships by understanding customer needs and designing relevant and timely cross-sell offers.
- **Retention:** Secure refinancing or second-offer opportunities by identifying which consumers within your existing portfolio will be in the market for a new credit product.

To find out more about In The Market Models, contact a Service 1st representative at info@srv1st.com or call (877) 814-1178