

LEND360  [®]

Credit Pre-Screen Channel for Rapid Growth

SPEAKER

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Credit Pre-screen Channel for Rapid Growth

DM Analytics • October 2018

Credit Prescreen

Get Credit
Attributes from
Credit Bureau

Anonymized
consumer
credit data



DM Analytics

data.. insight.. results.. we make it happen.

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Credit Prescreen

Get Credit
Attributes from
Credit Bureau

Anonymized
consumer
credit data

→ 1000's of attributes



Credit Prescreen

Get Credit
Attributes from
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Anonymized
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→ 1000's of attributes
→ Selection Matrix



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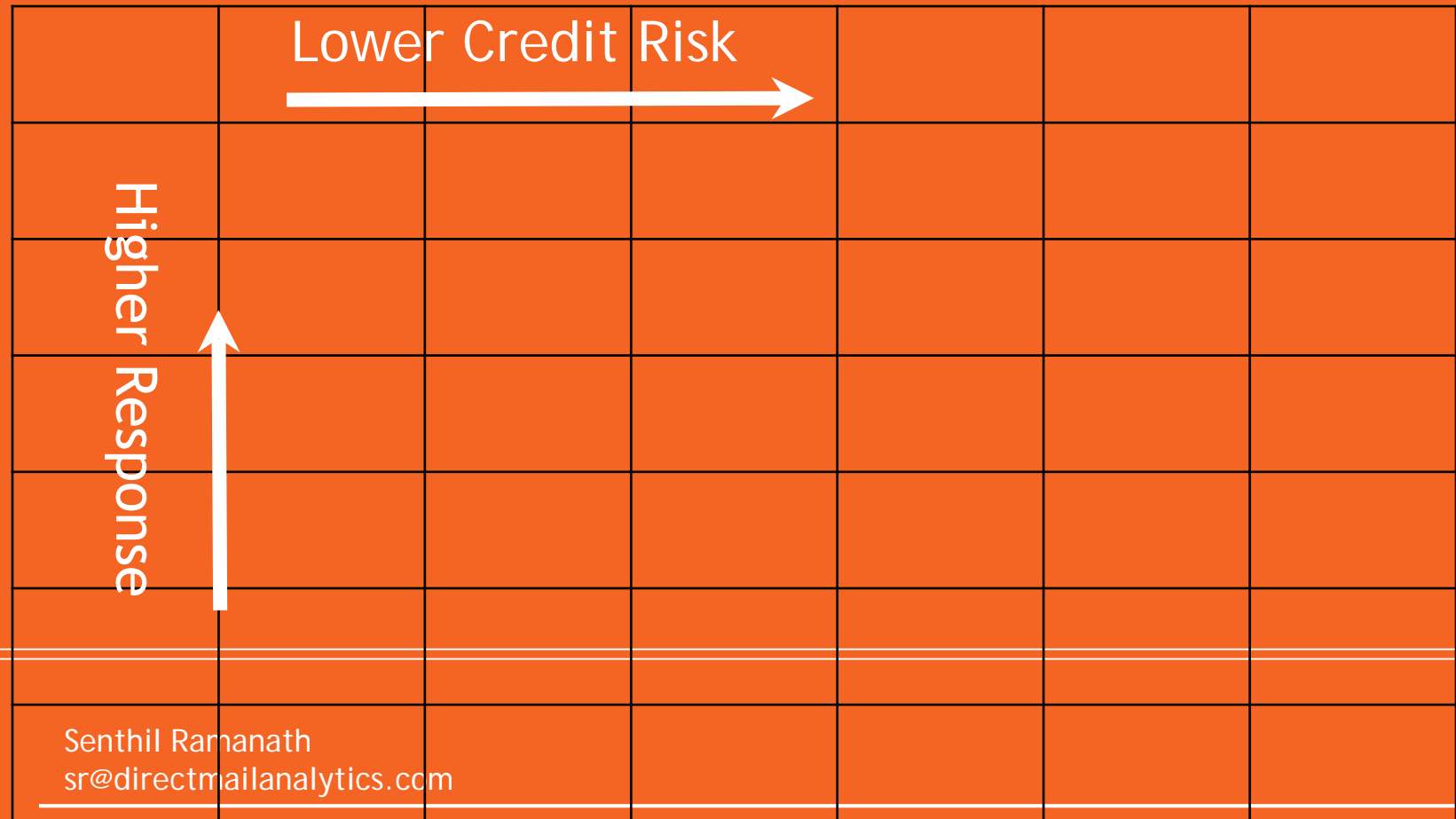
- ◆ Risk Models
- ◆ Response Models



Selection Matrix

Get Credit Attributes from Credit Bureau

Anonymized consumer credit data



DM Analytics

data.. insight.. results. we make it happen.

Selection Matrix

Get Credit Attributes from Credit Bureau

Anonymized consumer credit data

	Lower Credit Risk					
Higher Response						

Credit Prescreen

Get Credit
Attributes from
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consumer
credit data

Run Selection
Models

based on
lead value

Provide
suppression
File

current good
and bad
customer list

Send Firm Offer of
Credit

Can't deny
unless previously
evaluated criteria
changed



Why US

→ Iterative process



Why US

- Iterative process
- Experimentation cost



Why US

- Iterative process
- Experimentation cost
- Time to market



Why US

- Iterative process
- Experimentation cost
- Time to market
- Credit loss



Why US

→ Good Credit



Why US

→ Good Credit

+



Why US

→ Good Credit

+

→ Great Response



Why US

→ Good Credit

+

= Rapid Growth

→ Great Response



Want to learn more...

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