

# Data quality for Prescreen

As technology evolves and shopping trends shift, the consumer lending cycle is shortened and FOC (firm offers of credit) mail offers are delivered far too late. Digital channels enable lenders to overcome this challenge and find success in the changing market. However, organizations often have contact lists with missing or undeliverable email data, making it difficult to deliver firm offers of credit via digital channels. Email is becoming an increasingly popular channel for consumers and if the email is undeliverable or missing, the lender is unable to quickly deliver important messages.

## That's where Experian comes in.

Experian's Email Append service matches consumer name and postal address against a database of 1.9 billion unique email addresses. The emails are validated and appended to your prescreen lists so that you, or your ESP (email service provider), can deliver firm offers of credit to prospects, more quickly and cheaply than competitors.



### Email append

Our email append makes the most of limited initial data input by taking data like name and address and matching it to a valid and deliverable email address. This helps to cut costs and grow revenue by completing your database and enabling multi-channel outreach.



### Email validation

Our email validation neatly supports append with an extra layer of assurance. We check the email list for typos, errors, and spam traps. Then, we verify that domain can accept mail, and test each email address with an undetectable message to confirm it works.

## Our annual research report found that...

- 1 91% of business leaders say implementing **data quality has improved business agility**
- 2 83% of business leaders expect **digital transformation to improve through data quality**
- 3 72% of business leaders say **email is the top channel** they rely on to reach customers

## How it works

We append emails to the list of names and physical addresses in your collection file. Matches are confirmed using the full postal address and customer name.

Once the records are matched to our database, the appended emails will be run through our email validation solution to ensure deliverability. Any invalid emails will be removed before we provide the list of emails back to you, ensuring the best data for your collections. All the results provided are permission-based and CAN-SPAM compliant. You only pay for the matched email addresses.

### Emails delivered your way

- (1) Daily processing
- (2) Batch processing
- (3) Real-time processing

## Top benefits



#### Present offers faster

Appending email data to prescreen lists allows you to present firm offers of credit quickly, reaching prospects before they make their lending decision.



#### Reduce mailing costs

Email for prescreen can reduce the rising cost of traditional mail. If lenders want to continue sending physical mail, a multi-touch approach through representation with email can help increase ROI.



#### Upgrade customer experience

Capture email, phone, and address contacts accurately to facilitate personalization and customer engagement and support on-time deliveries.



#### Supported by Experian Email Validation

Emails are validated using Experian's industry-leading validation process, which helps ensure that the emails provided will reach their destination.



#### Fuel other marketing initiatives

Email append fills in missing information, and can be used to capitalize on many opportunities. Use it to promote a new product or service or to gain feedback on current offerings.