

deluxe®

Deluxe Credit Trigger Signals

Make Meaningful Connections with Consumers

Connect with over 17.5 million consumers who have recently applied for a loan.



Overview

- 01 Get in Front of Consumers
- 02 Products We Track
- 03 Driving Your Business Forward
- 04 The Deluxe Difference

Get in Front of Consumers When it Matters Most

Deluxe Credit Trigger Signals is a daily trigger program that combines our proprietary tri-bureau credit data with your unique credit qualifications to make sure no borrowers miss out on your lending products and services.

Deliver a Great Customer Experience

When your customers are shopping for a loan – you may not be the first to know. In fact, you may be too late. That's why Deluxe can actively monitor your customer portfolio daily and **across all 3 bureaus so you can be alerted within 24 hours after your customers have had their credit pulled** with another provider. This gives your relationship managers the information they need to proactively engage with your current customers to ensure they are getting the best terms, rates, and service.



Our research shows that of the mortgages that trigger daily, 60% typically close at 3 months and over 80% close by the 6 month mark. So there's time to engage!

Be the Financial Advisor They Don't Know They Need

Every day, consumers that aren't in your sales funnel are shopping for and buying loans. Often, they are shopping without knowing the marketplace and all the options and products available to them. Our automated trigger platform tracks these new applications daily and selects only borrowers who meet your specific credit criteria. With this borrower intelligence, you can get in front of these consumers and ensure they're getting the service level and education they need to make the best decision.



Lending Products We Track

Our In the Market Lending Suite Includes the following inquiry types:

Mortgages	Monitor all three bureaus to identify consumers looking to purchase a new mortgage, refinance an existing one, or tap into their equity.
Auto Loans	Find consumers who have gotten a preapproval for a car loan or who have just taken out an auto loan at the dealership and could be interested in refinancing.
Consumer Loans	Identify consumers that have started applying for a consumer loan product or refinancing their loan with a competing lender.
Credit and Bank Cards	Get the attention of your customers and prospects with a competitive card offer.

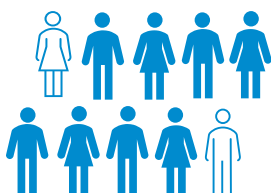
High-Performing Trigger Programs

As one of the original tri-bureau credit trigger aggregators, Deluxe has perfected the art of maximizing the impact of your credit trigger programs.



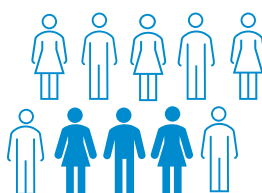
Audience Design

Customer files are uploaded to Deluxe for monitoring OR you supply Deluxe with geography to monitor for prospective activity in your markets.



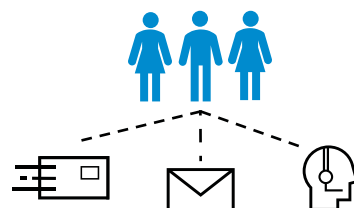
Tri-bureau match

Daily credit inquiries from all 3 bureaus are ingested and processed in-house at Deluxe and then matched to your files or selected based on your audience design.



Eligibility

Prescreen all active borrowers based on your unique lending criteria, so only records that would pass your credit qualifications are passed on to you.



Leads Delivered

Automatically push triggered records to your desired destinations, so you can immediately act upon these records in the deployment channels of your choice.

MONTHLY CREDIT SIGNALS BY THE NUMBERS

4.4 Million +
Mortgage

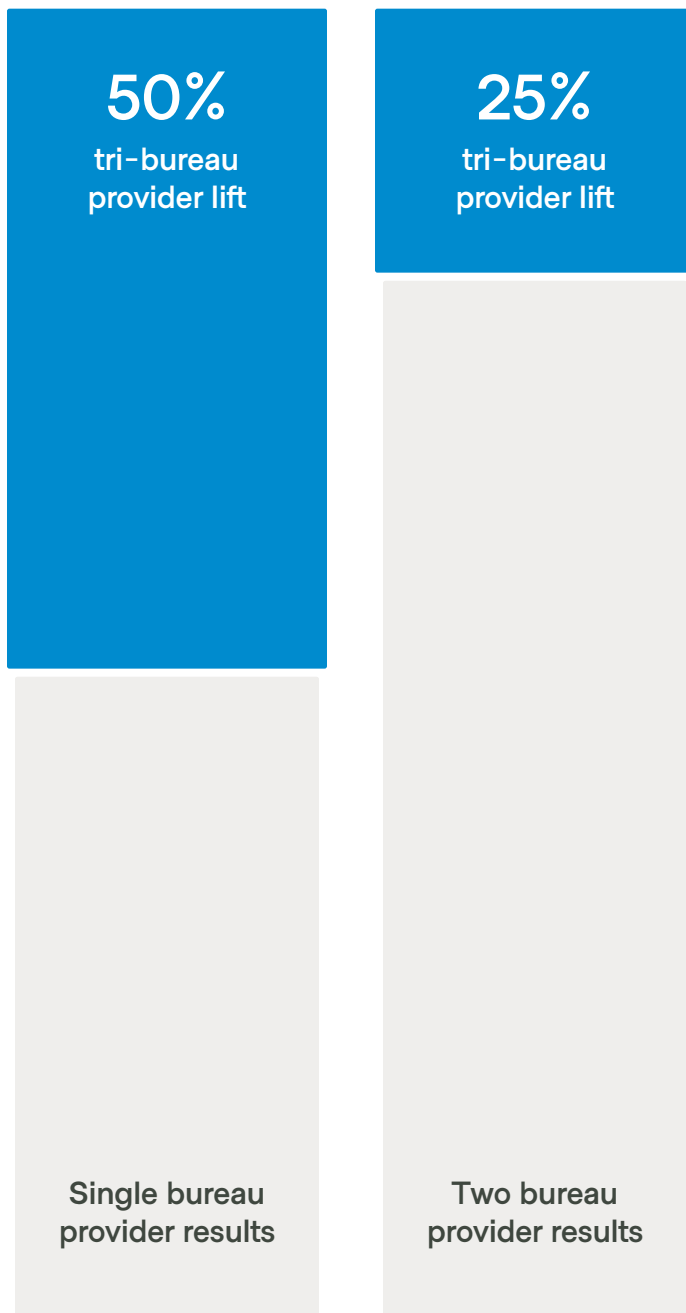
3.6 Million +
Auto

9.4 Million +
Credit and Bank Cards

4-5%
of your customers will
trigger each month.

Our Flexible Programs Drive Businesses Forward

We are propelled by data, driven by results, and client obsessed.



Tri-bureau monitoring provides a 50% lift over single-bureau monitoring and a 25% increase over two-bureau monitoring.

◀ The Tri-Bureau Difference

As heavy data users and aggregators ourselves, we realized early on that no single data partner ever provides complete coverage of the marketplace. This is even more prevalent in the lending space because consumers are often initially prequalified through only one or two bureaus. **Through our unique partnership with all three bureaus**, we ensure that we aren't allowing any potential borrowers to fall through the cracks.

Hands-Free Marketing

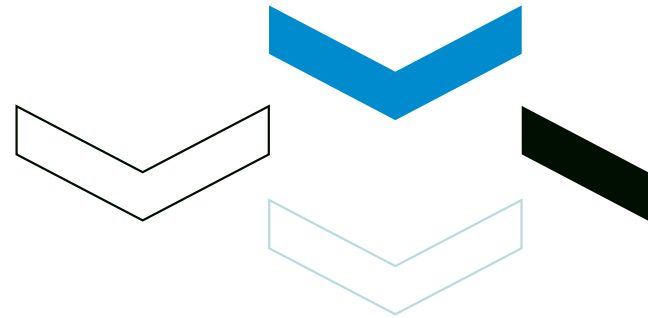
After initial onboarding and set up, our programs run with very little effort required from your marketing teams. We **automate the process from start to finish**, so the leads are pushed to you **when you want them, where you want them, and how you want them**. We do the monitoring so your team can focus on other business needs.

Compliance Obsessed

As industry experts in this space for over 25 years, we understand firsthand the unique compliance and regulatory challenges that lenders face. Deluxe's knowledgeable advisors help you make confident decisions so you can ensure your program is FRCA compliant.

The Deluxe Difference

We understand that no two brands are alike, thus no two operating models are either. We offer a self-service platform for brands who just want the data and have the in-house teams and knowledge to act on it. The platform can help you keep track of your orders and place new ones. We also offer a breadth of full-service solutions designed to help your business do more with the data. We provide campaign services such as audience design, creative strategy and development, digital execution, attribution and reporting, and print/production management. We can help you build your program from the ground up and tailor it so that it makes sense for your unique business.



About Deluxe

Deluxe, a Trusted Payments & Business Technology™ company, champions business so communities thrive. Our solutions help businesses pay, get paid, optimize and grow. For more than 100 years, Deluxe customers have relied on our solutions and platforms at all stages of their lifecycle, from start-up to maturity. Our powerful scale supports millions of small businesses, thousands of vital financial institutions and hundreds of the world's largest consumer brands, while processing more than \$2.8 trillion in annual payment volume. Our reach, scale and distribution channels position Deluxe to be our customers' most trusted business partner.

To learn how we can help your business, visit us at www.deluxe.com/credit-triggers.

