

# TruAudience Intelligent Invitation to Apply

## Case study overview

The TransUnion TruAudience® Intelligent Invitation to Apply (iITA) results speak for themselves! Because of scalability blended with precision, iITA is a good fit for any size organization looking to communicate products or offers to a credit-informed audience in digital or multi-channel. The results demonstrate the accuracy of the eligibility criteria combined with the efficiencies of reaching a more precise audience even when comparing to a traditional ITA. A large card issuer completed a 2-month pilot using iITA audience and after analyzing results against that audience, they shared with us that they saw a 65% approval rate for the cobranded travel card promoted in the display campaign (more than 50% higher than their benchmark ITA approval rates) and a 54% approval rate for their other card products (halo effect).\* The result is a better credit quality just coming out of the door.

## Background

### Challenge

Marketing is evolving with emerging channels, rising costs and internal scrutiny on return on investment for many companies. In addition, data has become fragmented with big tech changes and new regulations. Traditional direct mail is challenged with consumer behavior shifting to primarily digital and economic and corporate turmoil has disrupted traditional acquisition practices.

### Key stakeholders

Brand, Product, Acquisition and Risk Marketers who are responsible for growth and profitability have historically valued direct mail marketing to prescreen qualified customers; however, with evolving consumer behavior and cutback of marketing dollars, marketers are looking for alternatives.

### Solution

TransUnion innovated on tried-and-true solutions to develop the Intelligent Invitation to Apply. The iITA combines precision with breadth, without needing to limit marketing channels. The iITA allows marketers to build custom credit-informed audiences and activate them across digital and direct channels. The result is increased reach and frequency without the media waste on consumers who may not be approved.

### Why it is important

iITA balances the ability to be more precise with scalability, enabling marketers to reach high value consumers leveraging richer, de-identified credit-informed attributes to create a custom build audience to more easily reach across a variety of addressable channels including email, programmatic display, social and streaming audio and video.

\*Source: Client results shared with TransUnion, 2022