



## *Pay Day Loans Overview*

### **Identify Potential Risk Behavior**

#### **Applications**

The Pay Day Loan data has two distinct uses: for acquisition campaigns and as a suppression file.

As a suppression tool this list has directly benefited catalogers, banks, risk management companies, non-profit organizations, telemarketing companies and telecommunications companies. As an acquisition file this list has benefited prepaid credit card solutions, cell phone companies, telemarketing companies and auto dealers.

#### **Data origination, Sourcing Hygiene and Enhancements**

- Market Approach Consulting (MAC) aggregates Pay Day Loan data from 100 online sources. These sites collect self-reported data on consumers looking to receive a cash advance on -line. MAC receives thousands of these registrations daily, processes the information in-house and then posts these to their processing center in Waco, Texas.
- All records are passed through postal software to ensure address accuracy and to capture any NCOA moves in the last 18 months.
- The final process overlays 120 demographic, lifestyle and behavior information on each household. Currently, the Pay Day Loan data file exceeds 14 million consumers all sourced within the past 30 months. A few key coverage statistics include the following:
  - Ethnicity selection on 85%
  - White collar workers are 30%
  - Household Value Score on 83%
  - Mortgage holders are 25%

#### **Update process**

MAC updates the national file weekly. There is an average of 200,000 new consumers added weekly.

#### **Install vs. Off-Line**

MAC offers the entire database and monthly updates as an install product. MAC will provide a totally new install file monthly. The fields included with the data are:

First name, last name, addresses, city, state, zip code (10 digit), URL source, date on entry, frequency in last 30 months, and first recorded date.

Off-Line processing is available on all data files. Clients can obtain data for postal or email campaigns or upload files to the MAC ftp sites and flag for suppression. Choose to have one or all fields appended to the matched records:

- First recorded date
- Last recorded date
- Number of entries in MAC system over past 30 months

**Permission-based email records**

All records are permission-based. MAC will deploy the emails and ensures deliverability through on-going validation.