

# Credit Card Provider Targeted New Movers for Card and Loyalty Program

## Case Study

# 57%

Credit card  
approval rate  
of all campaign  
targets<sup>1</sup>

<sup>1</sup>Deluxe internal data

## Business Challenge

A leading payments and loyalty provider wanted to boost adoption of its renter-focused rewards program—designed to encourage on-time rent payments with loyalty perks. Renters, often overlooked in traditional rewards marketing, are a large and underserved audience. The challenge? Identifying the right subset of renters who would respond to the offer—without exceeding the marketing budget.

## Deluxe Solution

Deluxe research found that 19% of households moving or recently moved open a new credit card within 10 months<sup>1</sup>. Based on this insight, Deluxe recommended a pilot campaign that leveraged its proprietary mover trigger data and invitation-to-apply (non-prescreen) targeting to reach high-intent consumers.

The campaign focused on renters relocating to high density urban areas where there is a higher concentration of renters to balance reach and cost-efficiency. Each week for six weeks, 15,000 renters were targeted under a pay-for-performance model—charging a pre-determined bounty only for approved applicants who opened a new credit card.

## Program Results

Targeting renters during a key life transition proved highly effective. Despite only using invitation-to-apply data, more than half of applicants were approved—validating both the data strategy and offer relevance.

The campaign delivered a 0.39% net conversion rate, adding over 350 new cardholders in just six weeks<sup>1</sup>. The pilot showed that trigger-based mover marketing—without credit data—can drive measurable results and create a strong foundation for future growth.

Let us help you grow your credit portfolio.

**Contact us today.**

[DataDrivenMarketing@deluxe.com](mailto:DataDrivenMarketing@deluxe.com)

877.214.2513

[deluxe.com/triggers](https://deluxe.com/triggers)

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