



**EQUIFAX**<sup>®</sup>

# Retail Banking Propensity Digital Targeting Segments

## Exclusively for IXI Network members

### **Target online consumers by relevant financial characteristics**

Successful, efficient campaigns require effectively selected audiences. As a financial services marketer, you likely want to find target audiences with specific banking tendencies and a propensity for certain kinds of products and services. Imagine if you could target more households likely to be high net worth, or favor Money Market accounts, or be active online bill payers, for example?

Equifax digital targeting solutions enable marketers to better deliver the right message to the desired target audience online based on visitors' likely financial interests and profiles. We enable you to use the same kinds of customer insights that inform your offline efforts to power your online display campaigns. A leader in delivering marketing solutions based on anonymous, aggregated wealth and asset data, Equifax enables segmentation of consumers according to relevant financial characteristics to help banks meet the online marketing challenges they face every day.

### **Our Retail Banking Propensity Digital Targeting Segments**

Available exclusively to IXI™ Network members, our Retail Banking Propensity Digital Targeting Segments give banks the option of targeting households based on their propensities to consume certain types of retail banking products and services. Unlike other available online targeting solutions, only Retail Banking Propensity Segments are derived from our proprietary foundation of about \$30.6 trillion in direct-measured™, anonymous invested assets. No other digital targeting option offers marketers the ability to target so specifically — or simply — on the select financial behaviors relevant to your campaign goals.

### **Key benefits**

**Target consumers online more effectively by using estimated retail banking propensities**

**Eliminate wasted ad spend by ensuring more ads are served to consumers with the banking propensities you seek**

**Built using anonymous, aggregated data collected by Equifax from leading financial services firms**

With our Retail Banking Propensity Segments, firms can target audiences based on a variety of financial characteristics and tendencies:

High Net Worth	Mass Affluent	High Deposits	CD Investors	MMDA Investors
Target population whose estimated investable assets are likely to be \$1MM+.	Target population whose estimated investable assets are likely to be between \$100k and \$1MM. Also available: Millennials — Mass Affluent.	Target population likely to have \$50k+ in deposits.	Households likely to actively invest in Certificates of Deposit, with a high percentage of their assets in these instruments.	Target population most likely to have investments in money market deposit accounts.

Young and On the Road to Wealth	Active Debit Card Users	Active Online Bill Payers	Mass Market and Mass Affluent Checking	High Checking Account Balance
Target population whose estimated age and income indicate a likelihood of high future net worth. Also available: Millennials	Target population whose estimated monthly usage of debit cards exceeds the U.S. average for active debit card users. Built using our Financial Cohorts® segmentation.	Target population whose regular use of online bill payment is estimated to exceed the U.S. average for online bill payment users. Built using our Financial Cohorts segmentation.	Target Mass Market and Mass Affluent population most likely to have a checking account. Likelihood is based on total estimated wealth and likelihood of currently having a checking account with a minimum required balance.	Target population most likely to have at least \$10k in a checking account.

We also partner with several leading publishers, ad networks, DSPs (Demand-Side Platforms), and data exchanges to enable our clients and their agencies to use our targeting segments through a variety of channels.

### Our commitment to privacy

Protecting consumer privacy online is one of our core values. Our Retail Banking Propensity Segments are estimates of likely household characteristics built using anonymous, aggregated, neighborhood level data. Our digital products do not incorporate or reveal any personally identifiable information. Nor are these segments built using any data gathered about individuals' online behavior.

[equifax.com/DDM](https://equifax.com/DDM) • [USISmarketing@equifax.com](mailto:USISmarketing@equifax.com)