

A woman with long dark hair and black-rimmed glasses is smiling broadly while talking on a black smartphone. She is wearing a brown turtleneck and a black leather jacket. The background is a blurred office environment with warm lighting. A red circle in the top left corner contains the Equifax logo. The text 'What makes you stand out?' is written in a white cursive font, and 'Equifax's Marketing Solutions Suite' is in a white sans-serif font at the bottom. There are decorative white dots scattered across the image.

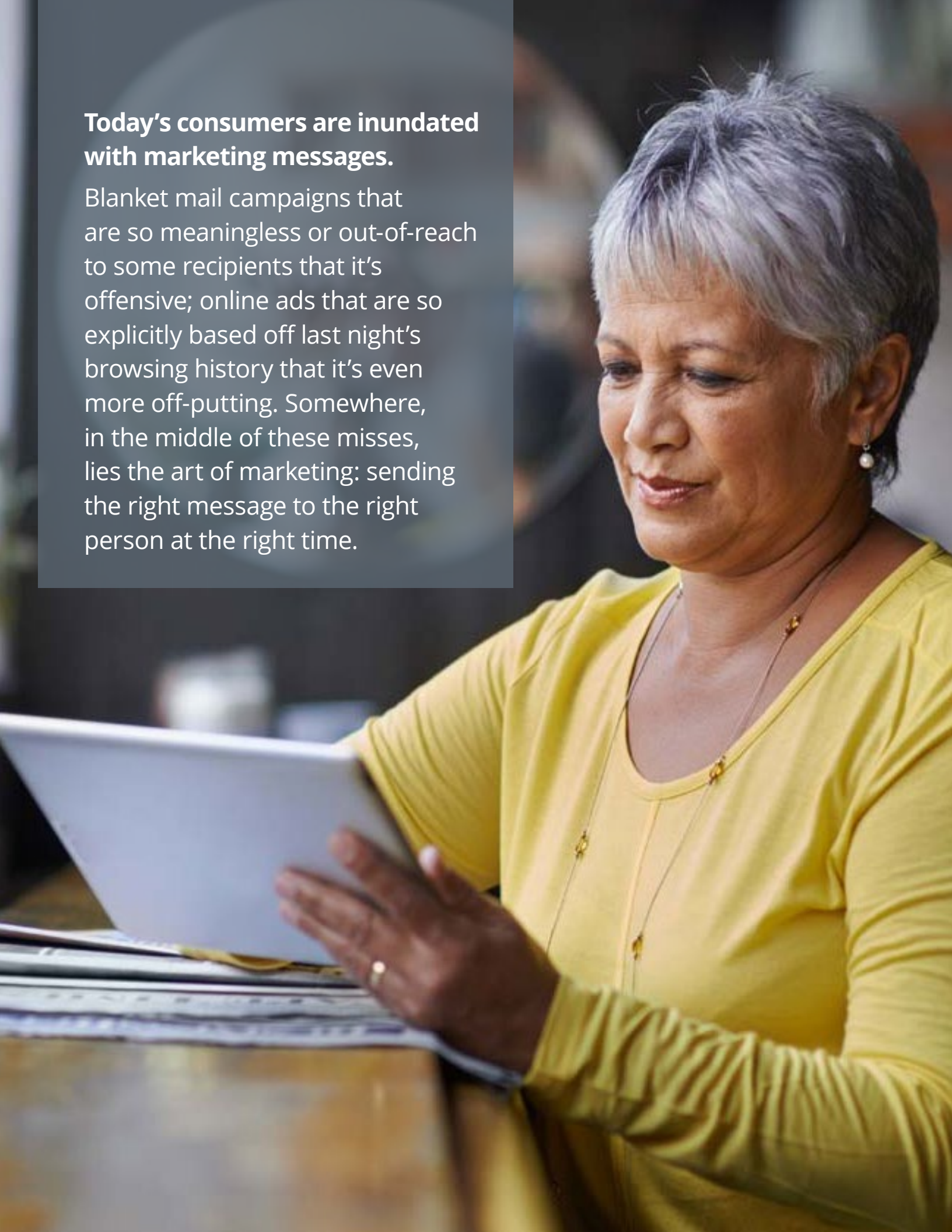
EQUIFAX

What makes you
stand out?

Equifax's Marketing Solutions Suite

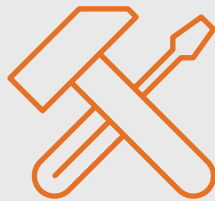
Today's consumers are inundated with marketing messages.

Blanket mail campaigns that are so meaningless or out-of-reach to some recipients that it's offensive; online ads that are so explicitly based off last night's browsing history that it's even more off-putting. Somewhere, in the middle of these misses, lies the art of marketing: sending the right message to the right person at the right time.





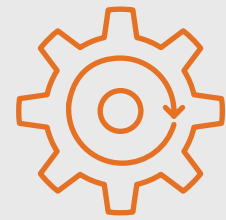
ACQUISITION



SERVICING



RETENTION



RECOVERY

Understanding your audience isn't simply seeing what they've bought in the past or finding out what they're searching for on the web. Circumstances change and people like to dream. To stand out in the saturation of ads and mean something to your target market, it's crucial to know what your current and prospective customers are financially capable of and keep up with the shifts in their lives.

Equifax Canada's consumer credit database contains approximately 25 million individual consumer credit reports. We see these shifts as they occur and we have a deep understanding of an individual's financial health. We use this unique data to transform knowledge into insights to help businesses make more informed decisions. Our suite of marketing solutions uses aggregated data to provide you with a more intimate sense of who your customer is.

Throughout the stages of the customer lifecycle – acquisition, servicing, loyalty, recovery – Equifax is here to keep you connected to your market so that you never miss a chance to create and foster the most mutually beneficial relationships with potential customers.

Acquisition

The acquisition phase is where you make your crucial first impression. Customers want to know if you're trying to help them, or are just trying to sell them something. At this stage, you can present your organization as one geared towards your customers' needs, abilities, and satisfaction. How will you stand out?

Marketers must target desirable consumers while still complying with privacy regulations. Without visibility to a customer's credit file, how can you gauge whether or not you and this person would make a good fit? The answer is **aggregated data**.

While the information from a single Equifax credit file can't be divulged, the average of credit behaviour and scores of a particular neighbourhood can. Aggregated data not only gives you an idea of the financial health of any given postal code, but can also tell you what kind of consumer lives there: big spenders, middle of the road shoppers, risky and slow paying consumers, etc. Sometimes sending your most luxurious brochure to the biggest houses on the block isn't the most profitable plan. How do you know whether or not these residents are conservative with their spending? Aggregated credit information helps you avoid wasting marketing dollars on the wrong targets and gives intelligent focus to your campaigns.



Did you know?

90% of Equifax credit files have at least one telephone number and also include mobile numbers. Our files are updated with one million new telephone numbers per month and are date-stamped to indicate the currency of the data.



Servicing

The service phase of the cycle is where you keep up with your customers' busy, hectic lives. Equifax can notify you of important changes that could mean growth for your relationship, such as employment changes, address changes, new credit product additions, and credit limit changes.

When it comes to keeping connected with your clients, timing is everything. While it's great to know if something has changed with your customer, what will set you apart as a provider is knowing before anyone else. If a client has a new phone number or address and you're able to connect with them before they need to come to you, you've proven your desire to stay in tune and in touch.

Retention

A provider must continue to listen to their customers and work to retain their business. A loyal customer is the most profitable customer and the hardest to keep.

Cultivating loyal customers requires delivering "wow" moments. Instead of sending promotions indiscriminately, send customers only the promotions that fit into their life right now. In the financial industry, an address change might be a good opportunity to consider this client for a credit limit increase, or offers in big-box appliances if you're in the retail industry. A new credit card could present a chance to offer a line of credit.

Whatever your sector, your product portfolio has a time and a place in your customers' lives and Equifax can help you fit right in.

Recovery

There may come a time when you will need to recover funds from a consumer. Communication is key at every stage of the customer lifecycle; you need to be aware of all the communication channels that are available between your organization and your clients.

Sometimes your recovery is hindered by something as simple as having the wrong phone number on file and other times the situation is more serious and needs a different kind of attention. The Equifax credit file houses this information and you can use Equifax solutions to keep your records up-to-date. Current information and real-time alerts of changes in a customer's credit history can make the recovery process more focused and yield better results.



Did you know?

150,000 credit file updates are received by Equifax every single day. Our national deceased database is updated with approximately 4,000 new entries per week.



Equifax's Marketing Solution Suite

Neighbourhood View™

Examines financial behaviours at the micro-geographic level – right down to street-level. The profile of the neighbourhood makes a good proxy for the profile of the individual since each individual's information contributes to the profile of the neighbourhood.

Equifax Credit Behaviour Segmentation (ECBS)

People who live within the same postal code often share similar attributes. ECBS goes far beyond traditional targeting by postal code to provide a collective credit profile of the individuals living within that postal code. For every postal code in Canada, Equifax has assigned one of 16 financial behaviour profiles to the people living there. ECBS profiles deliver deep insights into which neighbourhoods are most valuable to your direct marketing campaigns.

Portfolio Insights

Portfolio Insights and Mortgage Insights are easy-to-use web-based benchmarking tools that give you the ability to compare your credit and/or mortgage portfolio performance to the rest of the Canadian consumer market. These tools are fully customizable so you can include the variables most relevant to your strategies. As well as benchmarking your portfolio, you can track your customer's credit behaviour to foster loyalty and implement retention and risk mitigation strategies.

Deceased ID

When marketing materials are inadvertently sent to deceased individuals, it can damage your brand and upset survivors. Equifax's Deceased ID matches names from your database to our list of confirmed deceased Canadians. This not only keeps lists pure for marketers, but can also help pension management professionals expedite their validation and audit processes. Reduce financial losses and operational costs by gaining clearer visibility into your growing customer database.

Contact Solutions

Equifax Contact Solutions can be employed for both marketing campaigns and debt collection efforts. Choose the right Contact solution for your campaign based on the type of data you need to:

- Confirm current personal address information
- Confirm current address information as well as specific personal information
- Confirm the most recent telephone numbers for your customers.

Word of mouth is one of the most reliable avenues for gaining and keeping business. Getting to know your customer as a person rather than as a wallet is the easiest way to getting your name out as a trusted and connected provider and Equifax has the data to get you there quicker.

Triggers Solutions

Equifax Triggers Solutions can be employed to boost marketing results and improve debt recovery efforts. Choose the right Triggers solution for your needs:

- Receive personal change updates to your customer's credit files
- Obtain data on financial activity from utilization and balances to payment and loan history
- See new information to assist in collection recovery such as new collection items and new telephone numbers.

Decision Solutions Team

The Equifax Decision Solutions team consists of experienced analytical and technical professionals who provide best-in-class services to help our customers, across Canada and across all industries, answer key business questions and meet business objectives. The analytics team builds custom and generic analytical solutions and provides analytical support and insight. The strategy teams assist prospects and members on an as-needed basis, delivering technical or unique consulting services within their occupational discipline.

- Our teams take the time to:
- Understand our customers' issues
- Partner with them to advise, design and deliver solutions and services that augment work done by internal resources
- Communicate expectations and goals, and Build rapport at all levels of the organization.

The Equifax Decision Solutions team has experience with hundreds of information solution deployments with proven expertise in every industry.

Talk to Equifax today and see how our data can positively impact every phase of your account lifecycles.

1.855.233.9226 • [equifax.ca](https://www.equifax.ca)