



EQUIFAX®

The Equifax Marketing Intelligence Suite

Privacy-first, data-driven marketing

We live in a privacy-first world

A new chapter is unfolding. Today, brands are dealing with customers who are sceptical about sharing their personal information, but still want to see marketing tailored to them.

We see this challenge everywhere; Financial Services, Retail, Leisure, Utilities, Telcos, and more.

Organisations need their marketing campaigns to reach their target audience using personalised experiences, while also tackling the deprecation of third-party cookies.

The stark reality is that as marketers shift away from third-party data, the tools, tactics, and data that have been staples for the past twenty years are gradually losing relevance.

So we have to find innovative approaches that allow brands to serve the right message at the right time, while still protecting user privacy.

A new generation of solutions is helping brands meet this challenge.

With Equifax, privacy doesn't have to be at odds with personalisation. We can help you make informed decisions about your marketing strategy using data insights. We can arm you with the right data and tools to reach audiences with privacy-first campaigns that improve ROI and share of wallet.

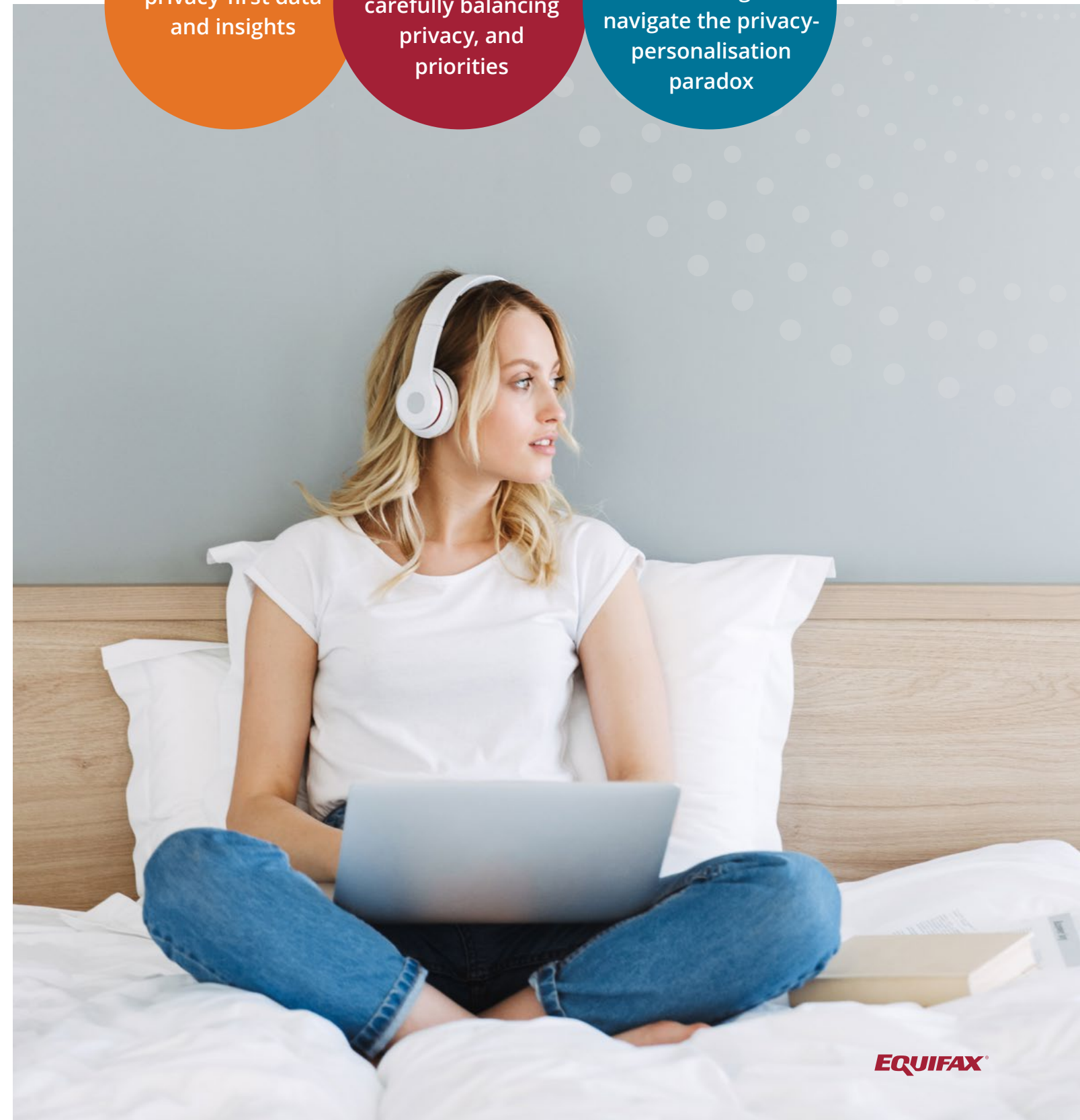
Audiences expect privacy; marketers want effectiveness

But there are three key themes organisations face:

Marketers lack privacy-first data and insights

Empowered consumers are carefully balancing privacy, and priorities

Brands need to reimagine marketing to navigate the privacy-personalisation paradox



Introducing: The Equifax Marketing Intelligence Suite

The Equifax Marketing Intelligence Suite offers privacy-first, data-driven solutions that activate intelligent marketing strategies with our proprietary data and technology.

Our solutions provide a richly detailed understanding of audiences, allowing you to build comprehensive customer profiles to identify, reach and enrich your ideal customer segments with customised experiences across channels.

Equifax's marketing solutions are designed for agility and growth, providing the tools you need to continually refine your strategies, explore new opportunities, and solidify customer loyalty and value.

We take data privacy seriously. By prioritising privacy from the outset, Equifax ensures your marketing efforts are not just effective, but also compliant and align with today's consumer expectations.

Real-time transaction data allows us to continuously review and analyse your audience segments, giving you heightened insight into who you are targeting and potential new target groups.



Whether you need a full end-to-end solution, are looking to understand your customers and competitors, expand into a new segment, or optimise campaigns we can help you achieve your goals.

A privacy-first approach to data-driven marketing

Understand

Your customers and markets.



Reach

Audiences with privacy-first personalised interactions.



Optimise

Strategies and expand into new markets.



Choose from our range of proprietary data, technology, and analytical solutions across the marketing lifecycle:



We can provide anonymised transaction data and proprietary analysis for marketing – covering both business and consumer information.



Leading edge data-driven marketing services, technology, and consulting.



Unique domestic and international, consumer, commercial, and competitor data insights and analysis.

Let's break these three pillars down in more detail...



What if, you could better understand your audience, market and how you compare with your competitors?

Connecting with your audience is difficult when you don't have a complete picture of who they are and what they like. Equifax can help you to deeply understand your audience, market, and competition without compromising privacy. Our solutions enable you to create marketing strategies with precision, ensuring you connect effectively with your audience.

The Equifax Marketing Intelligence Suite modernises marketing with a focus on ethical data use and personalised experiences. This approach meets consumer expectations for privacy-conscious, highly personalised marketing.



Discover

Identify new audience segments and market opportunities by analysing trends, competitor insights, and consumer insights without using personal data. Our extensive database, covering both consumer and business sectors, allows you to pinpoint areas with high growth potential, giving you a competitive edge.



Profile

With access to Equifax's rich data, you can build detailed profiles of your customers. Our data enables you to segment your audience accurately, using transaction and demographic data to identify prospects with high value. This precise segmentation is key to creating marketing messages that resonate with your target audience.



Enrich

Enhance your first-party data with Equifax's insights, including up-to-date consumer spending trends. We use advanced modelling and real-time web interaction data to improve your targeting accuracy. This approach helps you understand potential buying behaviours, ensuring your marketing efforts are well-targeted for maximum return on investment.



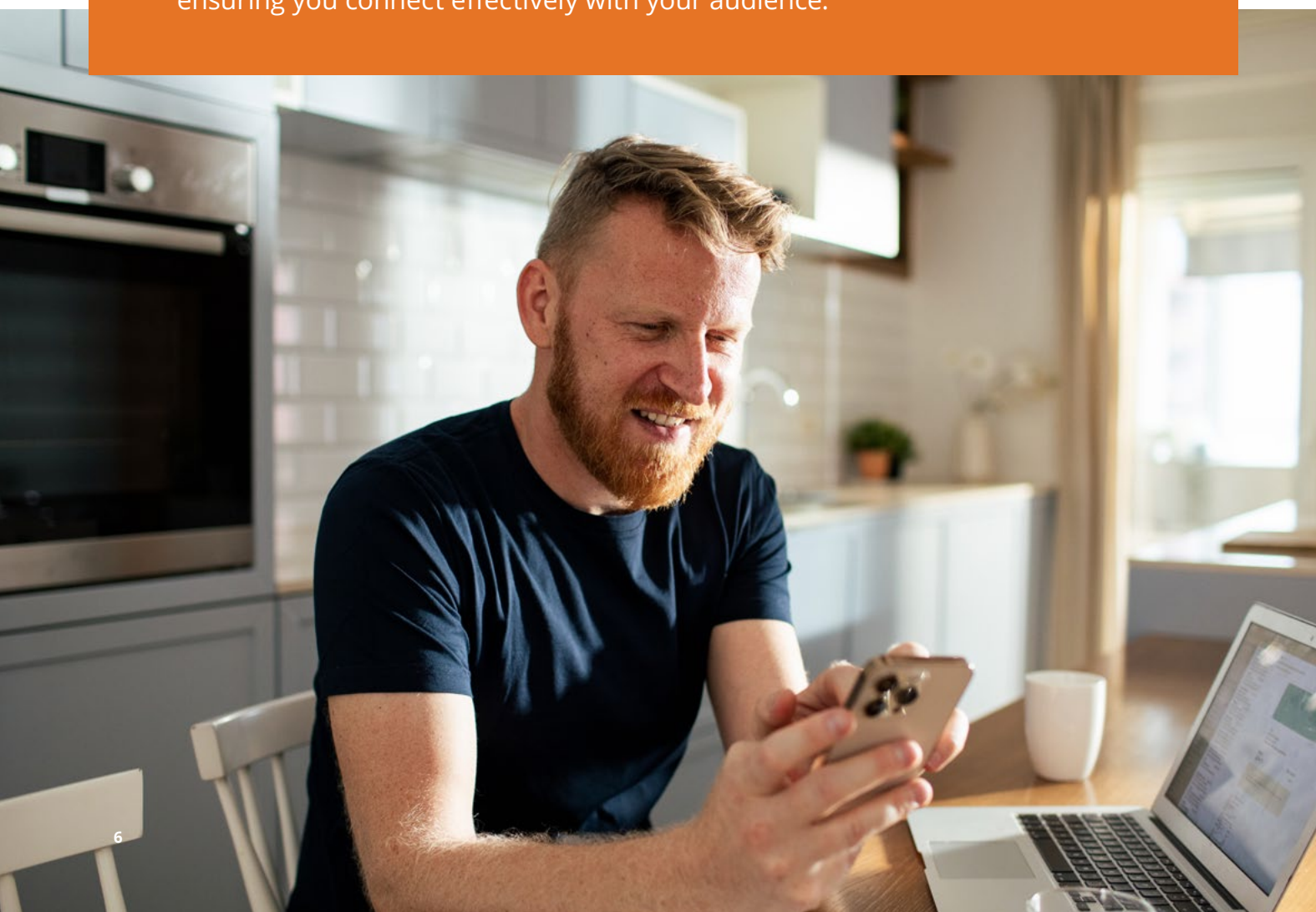
Analyse

Leverage advanced analytics and propensity modelling to examine your customer base, revealing high-value segments and new market opportunities. This deep dive into your target audiences trends and patterns, enables strategic targeting and optimisation of your marketing campaigns. With these insights, you can tailor your strategies to meet the changing needs of your audience and market.



Compete

Access to Equifax's comprehensive consumer transaction data provides insights into your market position, highlighting both challenges and opportunities. This information, combined with our extensive database, enhances your marketing campaigns, focusing on prospects more likely to convert based on demographic insight derived from transactional data.





What if, you could reach more customers with privacy-first interactions?

In a world where personalised experiences are paramount and data privacy is non-negotiable, Equifax offers a balanced approach to address these challenges. Our solutions enable brands to reach the right audiences with compliantly personalised experiences that resonate deeply with empowered consumers.

Integrating privacy, personalisation, and strategic efficiency, the Equifax Marketing Intelligence Suite empowers revenue-generating marketing strategies that respect and protect consumer privacy.



Reach

Use non-Personally Identifiable Information (non-PII) data to pinpoint your target audience with precision. Our advanced, cookieless, location-based targeting leverages granular geographical insights, allowing you to reach the most relevant audiences at the right time. This approach ensures effective engagement across various media channels while maintaining the highest privacy standards, setting a new benchmark for responsible marketing.



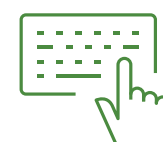
Engage

Our approach allows for the pre-screening of potential customers based on financial eligibility, ensuring that your offerings resonate with a highly relevant audience. Operate within a secure, privacy-compliant framework to enrich and activate your customer data, discovering opportunities for cross-sell and upsell and long-term loyalty through genuinely meaningful connections.



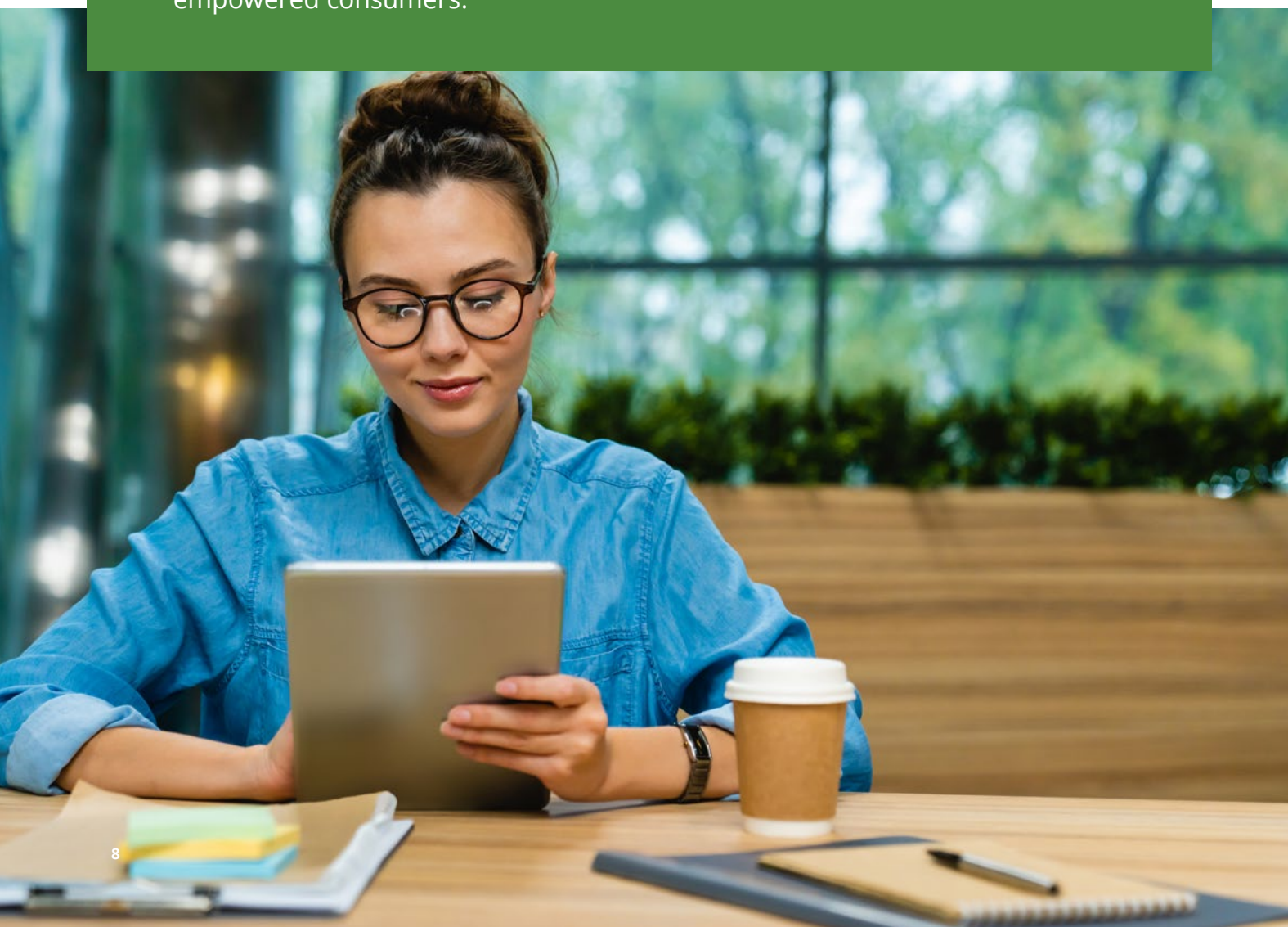
Comply

With the ever-evolving landscape of data privacy regulations, ensuring compliance without sacrificing marketing effectiveness is crucial. Our suite provides advanced tools for ethically handling customer data, including mechanisms to exclude individuals who do not meet specific credit criteria from direct marketing efforts. By aligning with the latest privacy laws and navigating the complexities of third-party cookie deprecation, you maintain consumer trust and protect your brand's reputation.



Activate

Efficiently activate your precisely targeted audience segments across a wide array of channels, from digital platforms like display and social media to more traditional mediums. Seamless integration with leading advertising platforms ensures that your messages reach the intended audience with maximum effectiveness, improving your marketing strategies and driving engagement.





What if, you could optimise strategies and expand into new markets?

Optimising marketing strategies can be tricky and time-consuming. With Equifax you will be armed with data-driven decision-making, enabling you to optimise strategies, course-correct in real-time, and unlock strategic growth opportunities.

The Equifax Marketing Intelligence Suite prepares you for future challenges and opportunities. It allows you to confidently adapt to changes in consumer behaviour, technology, and industry trends. Your marketing strategies stay current and future-proof, driving continuous growth.



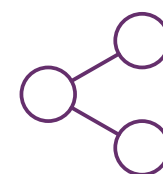
Measure

Dive deep into the performance of your campaigns with measurement and attribution tools. These insights provide the groundwork for a cycle of continuous improvement, allowing for the fine-tuning of strategies based on actionable data. This rigorous approach ensures that every marketing effort is optimised for impact, laying the foundation for informed strategic adjustments and maximisation of ROI.



Optimise

Supercharge your ad targeting and campaign effectiveness with real-time data and custom analytics. By identifying high-potential areas for conversions and intelligently allocating marketing resources, you'll optimise campaigns and ensure every pound works harder for your business. This data-driven approach improves campaign performance and delivers maximum ROI.



Expand

Access large datasets covering both domestic and international markets, including detailed business information and insights for finding new prospects. This valuable data helps with strategic planning and informed decision-making to identify profitable new market opportunities. With this wide-ranging view, businesses can drive growth, confidently enter new markets, and gain a strategic advantage in global expansion efforts.



Visualise

Advanced analytics turn complex data into clear, actionable visuals, making it easy to spot trends and course correct. This gives businesses an immediate advantage – they can quickly identify new opportunities and shift strategies as needed. The ability to clearly visualise data allows for agile decision-making. Businesses can respond swiftly to changes in the market and consumer or business needs.



Refine

Keep improving your marketing strategies based on real-time performance data. This ongoing process ensures your approaches stay relevant and resonate with your target audience. It helps align your strategies with changing business goals and market conditions. By making your strategies agile and responsive, you can continually optimise your marketing efforts for the current landscape.

Why Equifax?

Data is everywhere, but it's what we do with it that makes the difference. We are experts in analysing data of all different shapes and sizes, and we manage billions of varied data points from across the globe on a daily basis. We use this data to simplify the complex and deliver continuous growth for our clients through the following:



Advanced Analytics

Our 120+ year heritage as a data & analytics business makes us perfectly placed to turn raw transactions into meaningful insights.



Market leading categorisation

Equifax has over 800 transaction data characteristics to help you identify your ideal target audience



Consumer and commercial data

Powered by billions of data points to create more effective marketing messages: device data, device information, temporal, situation, contextual.



Regulatory compliance

Navigating the regulatory landscape can be complex. Equifax is well-versed in regulatory compliance and ensures that all solutions adhere to the latest industry standards and regulatory requirements.



98% UK coverage

Access over 80 million name and address records, including previous address details for pre-screening before running marketing campaigns.



Future-proof technology

We have a technology infrastructure harnessing the latest cloud computing technology and Equifax's market leading platform. Our expert coders have mastered the large-scale automated data processing we use daily for credit reporting.



1,000

financial
indicators

8bn

transactions
analysed

97%

categorisation
accuracy

About our products

Keen to learn more? Here's an overview of our marketing products.



Neighbourhood Transaction Insights

Overview:

Harnesses the power of Equifax's extensive Open Banking data to provide businesses with an unparalleled view of consumer spending behaviours at a local level across the UK. By anonymising and aggregating transactional data from payment accounts, we offer granular insights into income levels, and expenditure patterns across multiple categories.

We append data to every postcode, ensuring the highest level of granularity, no lower than postcode-1.

This innovative solution empowers businesses to make data-driven decisions based on a comprehensive understanding of market dynamics within specific geographic areas.

Key capabilities:

- ▶ Access UK-wide postcode-level data on income and spending.
- ▶ Analyse spending patterns across up to 40 categories.
- ▶ Understand how spending varies across different regions.
- ▶ Create tailored audience segments for media activation across platforms like Google, Amazon, and Trade Desk.

Benefits:

- ▶ Gain hyper-local visibility into consumer finances and spending habits.
- ▶ Identify prime locations and opportunities for expansion or new store openings.
- ▶ Optimise marketing strategies and media targeting based on regional spending trends.
- ▶ Enrich decisioning and drive better outcomes by combining transactional and bureau data.

Ignite Apps



Overview:

Ignite Apps is a data visualisation tool that transforms complex data into simple, insightful graphs, charts, and tables for faster and better-informed decision-making.

The apps also enable you to monitor the impact of changes they make. For example, if they change their lending criteria, they can potentially see the impact of this on the behaviour of their customers.

Key capabilities:

Across our range of Ignite apps, we offer:

- ▶ Pre-built apps such as Credit Trends for benchmarking against peers/industry.
- ▶ Insights into data quality
- ▶ UK and sector views on credit behaviour
- ▶ 48 months view of trends for benchmarking.
- ▶ 220 measures for insight data quality and payment indicators.
- ▶ Tracking of UK-wide and sector performance based on macro factors (e.g. cost of living).
- ▶ Up-to-date market intelligence through continually updated visualisations.

Benefits:

- ▶ Benchmark credit performance against competitors and industry.
- ▶ Understand the impact of marketing campaigns on the number and type of customer.
- ▶ Monitor and improve data quality submissions.
- ▶ Understand macro impacts on credit behaviour across the UK.
- ▶ Quickly extract visualisations for effective boardroom reporting.
- ▶ Evaluate the impact of lending criteria/policy changes on customer behaviour.

Postcode Directory

Overview:

Postcode Directory helps you to understand the customer behaviour profile of a geographical area. You can either use this data anonymously to build segments, or leverage permissions held on the individual to support customer management and prospecting activity.

It can help supplement individual-level data where this is limited (thin file consumers).



Key capabilities:

- ▶ Provides access to over 400 data points and characteristics for over 2.2 million UK postcodes.
- ▶ Allows profiling of postcodes to identify areas suitable for product promotion or screening.
- ▶ Supplements individual-level data where limited information is available (e.g. if there is limited credit history).
- ▶ An aggregated view enables digital marketing use cases, for compliant, privacy-first profiling.

Benefits:

- ▶ Profile postcodes to target areas with likely high-conversion propensity and high-value customers.
- ▶ Screen out unsuitable postcodes to reduce wasted marketing efforts.
- ▶ Leverage aggregated data for marketing while ensuring compliance.
- ▶ Improve targeting of high-potential areas to drive increased response and acceptance rates.
- ▶ Inform market expansion, product development, and resource allocation strategies.

Signals



Overview:

Signals is a prospecting marketing tool that optimises ad spend. It's cookieless and uses non-Personally Identifiable Information (PII) data, enriched with Equifax's geodemographic data and financial indicators, to precisely target and engage audiences more likely to convert. No upfront costs. Instant setup and go live.

Key capabilities:

- ▶ Powered by billions of data points to create more effective marketing messages: device data, device information, temporal, situation, language, contextual.
- ▶ Filter on financial indicators like CCJs, insolvency, bankruptcy, Census, geo-demographics and more to target high-value prospects.
- ▶ Execute digital ad campaigns with our partners – targeting customers across display, social media, YouTube, and digital out-of-home.
- ▶ Outperform 'in-platform' audiences by 40% and reach users on Safari, Firefox, and iOS.

Benefits:

- ▶ Combine and model multi-sourced data to improve prospect targeting for a better Cost per Acquisition and Return on Ad Spend.
- ▶ Navigate Google and Apple third-party cookies data restrictions with cookieless targeting.
- ▶ Use device geo-location to sharpen ad targeting according to the demographics of specific areas.
- ▶ Continuously improve campaign performance with real-time optimisation capabilities.



REAL-LIFE RESULTS:

Slashing costs of new customer acquisition

A specialist insurance company with ambitious growth targets had previously found it challenging to precisely target the niche audiences who benefit from its specialist products and needed to reduce the costs of new customer acquisition.

- ▶ Cookies dying out was causing huge problems for their marketing department
- ▶ New investment in the business led to an increase in growth targets.
- ▶ Previous digital display tests had been unsuccessful.

Solution: Equifax Signals helped uncover new audiences

Signals, a cookie-less solution, which provides clients with a future proof method of targeting relevant audiences. Our insurance company client implemented a data-led programmatic strategy, which used Signals to identify the different audience segments they needed.



Results:

Using Signals helped their campaigns out-perform google in-platform audiences by 80% and cost per acquisition was 83% below their target CPA.

Scoremax



Overview:

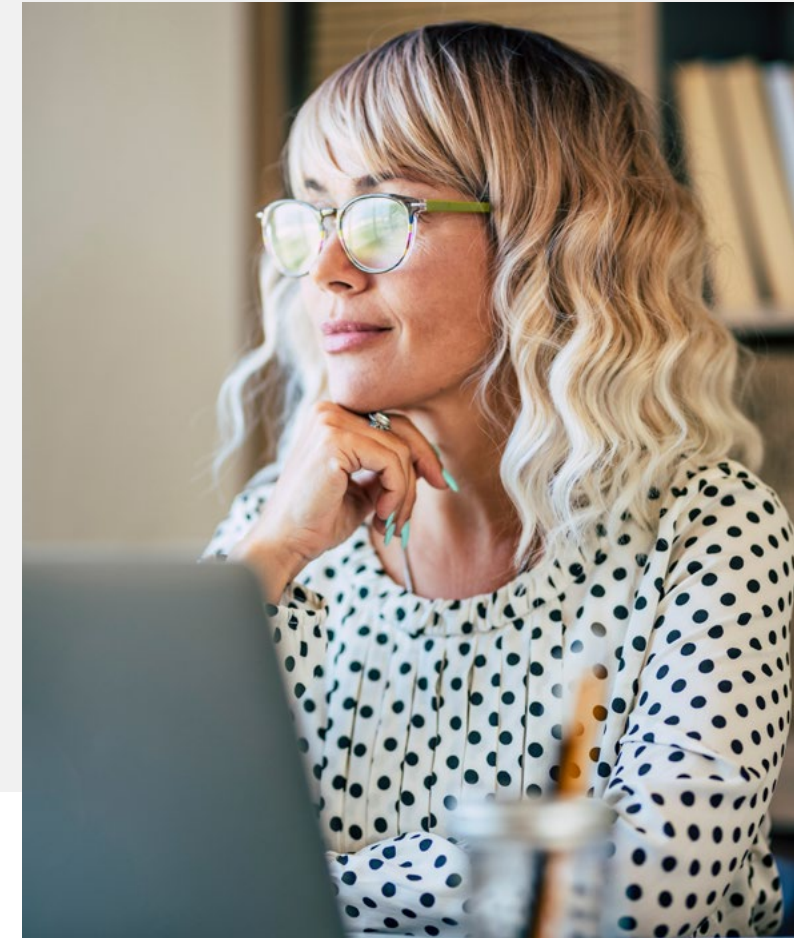
Scoremax identifies propensity to purchase based on website visit insights. Using real-time data signals to help build out the likelihood of a user converting on the website.

Equifax Marketing Connections

Overview:

Equifax Marketing Connections provides a credit pre-screening service that enables clients to remove unsuitable customers from direct-mail marketing lists, ensuring offers are only sent to qualified individuals.

Where you have internal customer data, our solution provides the latest, multi-sourced consumer insights for a more comprehensive eligibility view.



Key capabilities:

- ▶ Uses onsite data: page depth, dwell time, referring URL, previous visits, device type, location, and other variables (signals) to build a likelihood score of a user converting on the website.
- ▶ Advertisers can then use these propensity scores to target users more effectively, delivering ads to those more likely to convert.

Benefits:

- Optimise marketing spend by focusing budget on high-potential prospects.
- ▶ Reduce wasted spend on low-conversion audiences.
 - ▶ Drive improved return on advertising spend (ROAS) and marketing efficiency.
 - ▶ Enable precise ad targeting and personalised messaging.
 - ▶ Continuously optimise campaigns based on up-to-date propensity data.

Key capabilities:

- ▶ Access over 80 million name and address records, including previous address details for pre-screening before running marketing campaigns.
- ▶ Utilises over 800 characteristics to identify and remove individuals unlikely to meet offer criteria.
- ▶ Confirms if a person is still present at an address based on financial activity.

Benefits:

- ▶ Increase marketing campaign response and acceptance rates, and overall ROI.
- ▶ Protect brand reputation by avoiding inappropriate offers.
- ▶ Reduce costs associated with unqualified marketing efforts.
- ▶ Lower environmental impact through reduced mailings.
- ▶ Leverage a broader view of the consumer across multiple suppliers.

Marketing Analytics



Overview:

Our dedicated Data & Analytics team collaborates closely with clients to understand their specific requirements, leveraging our vast data assets and advanced analytical capabilities to develop sophisticated models and analytics that drive more effective marketing strategies.

From propensity models to custom characteristics and variables, we deliver data-driven insights that unlock new opportunities and solve core business challenges.

Key capabilities:

- ▶ Integration of proprietary Equifax datasets to enrich modelling and analytics.
- ▶ Consultation and support from our expert Data & Analytics team.
- ▶ Flexible engagement models, including project-based or ongoing consultancy services.

Benefits:

- ▶ Access Equifax's extensive data assets and advanced analytical capabilities.
- ▶ Gain a competitive edge with highly specialised models and analytics.
- ▶ Unlock new marketing opportunities through deeper consumer insights.
- ▶ Enhance decision-making and drive better outcomes with tailored analytics.



Market Intelligence



Overview:

By anonymising and aggregating transactional data from payment accounts we can provide a market-level view of where and how consumers spend their money across different sectors and with competitors. This aggregated data offers invaluable insights into market strengths, weaknesses, and untapped opportunities.

Key capabilities:

- ▶ Understand evolving consumer behaviours within, and beyond, your portfolio and benchmark performance relative to your competition.
- ▶ Analyse income, disposable income, and spending patterns relative to your business and competitors.
- ▶ Understand share of wallet, deposits, and withdrawals across the market.
- ▶ Gain a comprehensive view of how consumers allocate finances across sectors to develop relevant and competitive products.

Benefits:

- ▶ Enhance marketing strategy planning with anonymised consumer spending insights.
- ▶ Identify high-value customer segments based on income and expenditure.
- ▶ Conduct robust competitor analysis and identify market positioning opportunities.
- ▶ Uncover never-before-seen customer segments to drive targeted campaigns.
- ▶ Maximise ROI and increase share of wallet through data-driven business strategies.

SkyBet chose Equifax Market Intelligence to enhance performance and market share. Equifax provided valuable data, enabling smarter decisions. It helped analyse competitors' strategies, avoid panic, and stay focused on goals. Regular access to comprehensive data allowed SkyBet to adapt and respond effectively. The partnership with Equifax expanded SkyBet's view and drove success.

SkyBet's partnership with Equifax for their Market Intelligence product has proven to be beneficial in multiple ways. By expanding their view beyond their own first-party data, SkyBet gained valuable insights into their addressable markets, customer behavior, and competitor activities. Equifax's comprehensive data and adaptability have helped SkyBet make smarter decisions with their budgets, avoid misallocation of resources, and stay competitive in a rapidly evolving industry.

Chris Buttery
Head of Business Intelligence
Flutter, UK & Ireland

Flutter
UK & IRELAND



EQUIFAX

Corporate Bulk



Overview:

Mirroring Companies House records, this solution offers a regularly updated, high-quality dataset covering millions of businesses across the UK. With powerful filtering capabilities and unique data enrichments, Corporate Bulk empowers organisations to streamline their sales and marketing efforts, conduct large-scale analytics, and gain a holistic view of the business landscape.

Data Clean Rooms

Overview:

By combining Equifax's proprietary datasets with first-party data and insights from trusted partners, Data Clean Rooms facilitate safe data sharing, advanced analytics, and audience segmentation, enabling precise targeting and measurement across multiple channels.



Key capabilities:

- ▶ Access a carbon copy of Companies House data in a consumable flat-file format.
- ▶ Filter companies based on specific criteria like revenue, industry, and location.
- ▶ Leverage unique enriched data points like shareholder information and Equifax credit scores.
- ▶ Receive frequent updates, including up to 10,000 daily changes.
- ▶ Time and cost savings by leveraging Equifax's established data processing infrastructure.

Benefits:

- ▶ Reduce prospecting costs by accessing high-quality, up-to-date business data.
- ▶ Improve response times and conversion rates with targeted campaigns.
- ▶ Conduct in-depth market analysis and strategic planning with a comprehensive business view.
- ▶ Streamline compliance processes with access to shareholder information and credit scores.
- ▶ Financial institutions can enhance KYC and AML processes with shareholder data.

Key capabilities:

- ▶ Ingest and harmonise data from multiple sources, including cloud, warehouses, CRMs, and partner data.
- ▶ Perform secure data matching, overlap analysis, and audience segmentation.
- ▶ Enrich data with Equifax's robust credit bureau, Open Banking, and other proprietary datasets.
- ▶ Develop targeted audiences and apply suppression rules for compliance.
- ▶ Activate audiences across major advertising platforms like Meta, Google, and more.
- ▶ Measure campaign performance through incremental lift, closed-loop reporting, and attribution modelling.

Benefits:

- ▶ Gain a comprehensive, privacy-compliant view of your customers and prospects.
- ▶ Leverage Equifax's unique data assets to enhance audience insights and targeting.
- ▶ Collaborate safely with trusted partners to unlock new data-driven opportunities.
- ▶ Improve campaign effectiveness and ROI through precise audience activation.
- ▶ Measure and optimise marketing efforts with advanced analytics and reporting.

Media Owner Segments



Overview:

By combining intent data with likelihood of acceptance and conversion insights, these segments provide a powerful tool for businesses to reach their ideal customers through tailored messaging across various online channels.

Key capabilities:

- ▶ Leverage granular transaction data insights, such as spend patterns and location-based data.
- ▶ Integrate segments into major advertising platforms like Google, Amazon, and Meta.
- ▶ Unlike survey data, Equifax Segments leverage the company's robust lender data, credit bureau information, and consented transaction data insights to create more accurate and reliable audience profiles.

Benefits:

- ▶ Improve campaign performance with highly targeted audience segments.
- ▶ Reach customers most likely to convert based on Equifax's predictive modelling.
- ▶ Gain a competitive edge with unique, high-quality data inputs.
- ▶ Enhance data quality and reliability compared to survey-based segmentation.
- ▶ Streamline audience activation through seamless platform integrations.



B2B Prospect Data



Overview:

Equifax's B2B Prospect Data provides businesses with access to a comprehensive database of prospect information for domestic and international markets. This robust dataset combines traditional business data like postal addresses and phone numbers with Equifax's proprietary credit risk insights, enabling highly targeted B2B prospecting and lead generation efforts.

Decision Batch for Marketing

Overview:

Decision Batch for Marketing empowers businesses to unlock the full potential of their customer data by enriching it with Equifax's extensive third-party insights.

Through a secure and compliant process, clients can obtain consent from their customers to perform ongoing batch decisioning, enabling them to identify cross-sell and upsell opportunities based on a comprehensive view of each customer's financial situation and eligibility.



Key capabilities:

- ▶ Access business prospect data across the UK, US, and 10 European countries.
- ▶ Filter prospects based on criteria such as employee count, time in business, financial metrics, and creditworthiness.
- ▶ Apply exclusions based on previous marketing lists, orders, or opt-outs.
- ▶ Leverage credit pre-screening capabilities to refine marketing selections.
- ▶ Receive regular data updates to ensure accuracy and relevance.

Benefits:

- ▶ Identify high-quality B2B prospects based on comprehensive selection criteria.
- ▶ Enhance targeting with the addition of credit risk data and scores.
- ▶ Improve campaign response rates and ROI through precise audience segmentation.
- ▶ Streamline compliance and reduce risk with integrated credit pre-screening.
- ▶ Access international coverage for global prospecting initiatives.

Key capabilities:

- ▶ Enrich first-party customer data with Equifax's credit and non-credit insights.
- ▶ Perform batch checks to assess customer eligibility for new products and services.
- ▶ Apply suppression rules to exclude vulnerable or financially stressed individuals.
- ▶ Customise data enrichment based on specific business needs.

Benefits:

- ▶ Uncover untapped revenue streams within existing customer base.
- ▶ Increase average customer spend through targeted cross-sell/upsell offers.
- ▶ Improve marketing personalisation and reduce customer churn.
- ▶ Drive higher conversion rates with tailored, compliant communications.
- ▶ Ensure ethical practices by respecting customer consent and vulnerability.



Take your next step.

In just weeks, you can see campaigns that reach your audience and deliver ROI.

Get in touch:

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