

Marketing Solutions for Automotive

KEY BENEFITS

Help fill the lead funnel by targeting consumers likely to have the financial ability and propensity to purchase your brands and models

Enhance CRM systems and predictive models to develop optimal shopper profiles for use in direct mail, email, online, mobile, and addressable TV

Optimize your website with real-time insight on visitor financial capacity to help personalize the consumer's journey

Solutions are developed for marketing activities that do not require a firm offer of credit

New Insights and Applications to Inform Auto Marketing and Sales

In today's world, auto shoppers spend most of their time online researching brands, models, options, and financing alternatives. As a result, the relationship between consumers and auto manufacturers, dealers, and lenders has changed significantly. The car buying process is no longer an in-person negotiation and transaction; instead communications now commonly take place via online forms, email, text, and chat.

In order to efficiently fill their lead funnel and better service today's auto shopper, auto marketers need improved insights to identify consumers that are likely to have both the propensity for the brand/model and the financial ability to purchase or lease. At the same time, auto marketing teams can benefit from tools to effectively guide consumers through their websites and connect with them through multiple marketing channels.

Connect With Optimal Consumers

Our marketing solutions help auto teams gain insight on households' estimated financial capacity, optimize website traffic, and power cross-channel marketing. With our solutions, OEMs, auto marketers, agencies, dealers, service providers, and lenders can:

- **Fill the lead funnel with high potential consumers:** Better target consumers that are likely to have the predicted financial ability to purchase and the propensity for your brand/model
- **Improve performance of predictive models and enhance CRM systems:** Rank leads and help boost segmentation of current customers to identify households that are likely to have the financial capacity to buy and estimated to be able to spend more
- **Reach your optimal consumers through multiple channels:** Use financial insights and propensity to buy measures to develop optimal shopper profiles for use in direct mail, email, online, mobile, and addressable TV
- **Personalize the consumer's journey on your website:** Optimize the path that consumers take on your site to show them appropriate brands, models, and options based on their estimated financial characteristics
- **Improve segmentation for auto lending efforts:** Focus invitation to apply (ITA) marketing efforts on households likely to have desired financial characteristics



EQUIFAX®

Auto marketing teams can gain a more comprehensive picture of the likely household wallet.

The Foundation of Our Marketing Solutions

Our marketing solutions are modeled from multiple sources, including our proprietary database of approximately \$19 trillion in anonymous, direct-measured™ consumer investable assets provided to us from our network of leading banks, credit unions, securities, and insurance firms. This comprehensive foundation of measured wealth is unparalleled in coverage.

We combine this foundation, comprising over 47% of all U.S. invested assets, with additional proprietary financial measures of estimated income, spending, aggregated credit, demographics and more to enable our clients to gain a more comprehensive picture of the likely household wallet.

We apply these insights in our scoring and segmentation tools, digital measurement and targeting options, and real-time online applications to help our clients gain insight on their customers and grow their businesses. Our solutions can be used for marketing activities that do not require a firm offer of credit.

Marketing Product Suite for Auto

Our marketing solutions enable enhanced conquest, segmentation, marketing, website optimization and invitation to apply efforts. These measures and tools complement Equifax’s other auto solutions.

Applications of Our Solutions for Auto Marketing, Sales, Digital, and Lending Teams

Application	Best Used By	Implementation
Conquest and Lead Funnel	OEMs and Agencies Dealer Groups Dealers Service Providers	<ul style="list-style-type: none"> • Market to consumers by propensity to purchase your brand and that have the estimated financial capacity to buy select models • Prioritize leads coming in through online forms, emails, and other sources based on shoppers’ likely financial capacity
Segmentation and Targeting	OEMs and Agencies Dealer Groups Dealers Service Providers	<ul style="list-style-type: none"> • Enhance predictive models and CRM databases with estimated consumer financial capacity measures (total income, spending, likely to be interested in auto financing) and other characteristics (demographics, attitudes, behaviors) • Target consumers likely to have rising income and spending levels to inform marketing and sales tactics • Apply optimal audience profiles across direct mail, email, online, mobile, and addressable TV
Website Optimization and Digital Targeting	OEMs and Agencies Service Providers Lenders	<ul style="list-style-type: none"> • Tailor the path consumers follow on your website based on estimated financial capacity and propensity for your model and brand • Conduct A/B testing to enhance website flow and design • Serve differentiated ads and reach more visitors likely to have the desired financial profile and propensities for the brand/model
Invitation to Apply (ITA) Marketing	Lenders	<ul style="list-style-type: none"> • Deliver relevant invitation to apply (ITA) marketing messages by identifying households that are likely to take on new credit and have the financial ability to pay



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Household-level, Estimated Financial Insights to Enhance Conquest, Marketing, Modeling, and Sales Efforts:

Income360

Income360® provides a continuous household-based dollar estimate of income uncapped up to \$2.0M based on both income from wages and income from assets. It provides auto marketers with a more current estimate of total household income, useful to spot consumers with rising incomes and market the appropriate model to the appropriate shopper.

Discretionary Spending Index (DSI)

Discretionary Spending Index™ (DSI®) is a continuous household-based score of 1 to 1000 that ranks households by estimated spending capacity and spending behaviors. It enables auto marketers to gain insight on estimated consumer spending power.

Discretionary Spending Dollars (DS\$)

Discretionary Spending Dollars™ (DS\$™) is a continuous household-based dollar value estimate of discretionary spending uncapped up to \$1.2M. DS\$ represents estimated disposable income minus non-discretionary expenses, such as housing, utilities, public transportation, personal insurance and pensions. It enables auto marketers to segment auto shoppers by likely discretionary outflows to enhance targeting for marketing efforts.

CreditStyles Pro

CreditStyles® Pro presents aggregated credit measures that enable auto marketers and lenders to differentiate households and neighborhoods based on their likely credit availability, needs, and usage. It includes financial variables, Aggregated FICO® Scores, and other measures to help auto marketers identify consumers that are likely to be interested in auto financing.

Economic Cohorts

Economic Cohorts® is a household-level segmentation product that clusters consumer groups based on estimated income, spending, and aggregated credit, as well as demographics, lifestyles, attitudes, and behaviors. Auto marketers can use Economic Cohorts to help the right message reach the right household and choose the best marketing channels and brand/model messaging that will resonate with that household.

Find hidden auto shoppers and reach them through multiple channels.

Digital Solutions to Enhance Integrated, Cross-channel Marketing:

- **Tailor the consumer journey on your site:** Auto advertisers, agencies, and digital marketing teams can leverage our **AudienceIntel™ tool** to analyze and verify the estimated financial profile of online visitors that are viewing their display ads or coming to their website and then channel consumers toward the most appropriate brands and models on the site based on their likely financial capacity and auto buying propensities.
- **Power online ads:** Digital teams and agencies can utilize auto specific **digital targeting options** to power their online, mobile, and addressable TV ad campaigns and reach more consumers that are likely to have desired financial and auto propensity characteristics for their brands and models.
- **Apply customer lists online:** Email addresses and phone numbers can be appended to offline customer and prospect lists to expand communications. In addition, marketers can work with our digital team to “onboard” their customer lists to an online format so they can better reach and message to their customers on their website and via online ads.

OptimaHub, a Multi-touch Marketing Attribution Tool

OptimaHub™ enables marketers to measure and value the contribution of every touchpoint on the customer journey to the point of purchase. With OptimaHub, auto marketers can better allocate ad spend and adjust their channel/ad mix to better drive consumers along the purchase path.

Empower Your Conquest, Marketing, and Digital Teams with Advanced Insights about Auto Shoppers

Contact us now to find out how our solutions can provide your organization with powerful new insights into the likely financial capacity and buying propensities of auto shoppers, enhance your models,

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