

# Ability to Pay Digital

### KEY BENEFITS

**Differentiate online consumers** by estimated financial capacity

**Eliminate wasted ad spend** by serving more ads to consumers that are likely to have the capacity to pay

**Built using factors** derived from our proprietary wealth data

### Allocate your Online Marketing Dollars Toward More Customers That Can Pay

Household economics can have a powerful effect on spending levels and behaviors. As a result, brands can find value in differentiating consumers by their likely financial and economic capacity. Offering a deeper view than a traditional income measure, our Ability to Pay (ATP) Digital targeting segments enable marketers to target audiences based on estimated financial capacity, allowing for more efficient campaign targeting and improved revenue generation.

### Ability to Pay Digital: Differentiating Online Consumers by Estimated Financial Capacity

ATP Digital provides insight into consumers' potential financial capacity. It provides a ZIP+4-level estimate of a household's ability to pay. Delivered as a tier score from 1 to 4 for every household, with a score of 1 indicating the greatest estimated ability to pay, its differentiating ranges are designed for optimal use by online marketers.

ATP Digital incorporates proprietary measures of consumer spending capacity, total income (based on income from wages and assets), and household demographics. Compared to measures that focus only on estimated income, ATP Digital provides a more complex and accurate picture of consumer economic capacity. And, unlike solutions derived solely from consumer credit report information, ATP Digital does not simply rely on historical tendency to pay on time, but accounts for current financial resources. The result is a more comprehensive means of estimating consumers' capacity to pay or capacity to purchase.

### Ability to Pay Digital Targeting Segment Tiers

ABILITY TO PAY DIGITAL TIERS	
Tier	Range
1	Highest Ability to Pay: Top 20%
2	Hight Ability to Pay
3	Moderate Ability to Pay
4	Lowest Ability to Pay: Bottom 20%



ATP Digital can either complement or replace income/asset estimates in order to provide a clearer view of customers' likely financial and economic capacity.

**Accuracy:** Only ATP Digital is built on our directly measured proprietary economic data and then mapped at a ZIP+4 level.

**Granularity:** ATP Digital's four spending tiers are small enough to allow for precise targeting while being large enough to be useful in tactical execution.

**Privacy:** Built at an aggregated ZIP+4 level, ATP Digital neither incorporates nor reveals any personally identifiable information, further optimizing it for multiple online applications.

#### **Use Ability to Pay Digital to:**

- Optimize online ad spend
- Target your online advertising to include consumers that not only have the propensity, but also the capacity, to actually purchase a product or service
- Improve conversion rates dramatically by only targeting those with greater ability to pay and buy
- Optimize landing page offers so that prospects are offered the right product for their financial means

#### **Our Commitment to Privacy**

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

## **CONTACT US**

For more information:  
800-210-4323  
[equifax.com/DDM](http://equifax.com/DDM)