



EQUIFAX

Ability to Pay Index

Rank households by likely economic capacity

New measure to enhance campaign targeting and tailor promotions

In today's challenging economic environment, many households are facing mounting financial pressures and finding that they have more options than ever before on how to manage their finances. Now more than ever, companies need new insights that reflect the current household wallet and can identify households who have higher economic capacity than the average consumer.

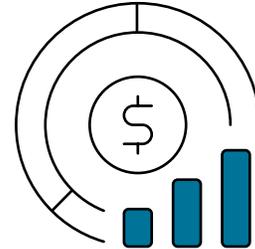
Introducing Ability to Pay Index

Ability to Pay Index™ provides unique insight into a household's estimated financial position by ranking households by their likely economic capacity. Ability to Pay (ATP) Index can help companies to more efficiently rank leads, assess their customer portfolios, enhance targeting, identify the right households for their marketing efforts, tailor promotions, and inform account management.

As a household-level scoring system, ATP Index delivers a continuous measure ranging from 1 to 1,000, with a rating of 1,000 being the most likely to have higher economic capacity and ability to pay.

The ATP Index model offers a robust economic filter that incorporates the intersection of three key components:

- Estimated total household income (based on income from wages and assets)
- Discretionary spending
- Aggregated credit



Rank households by economic capacity to prioritize marketing efforts for greater efficiency

Rank households to improve campaign planning and account management

Ability to Pay Index can be used by many types of companies, including financial services firms, retailers, insurance, healthcare, telecom, and more. It can be used for many non-FCR applications across the customer lifecycle.



- **Inform marketing campaign planning and targeting:**
 - Place potential leads into a rank order to prioritize marketing efforts
 - Assess customer portfolios and prioritize households by their estimated capacity to purchase to enhance cross-sell/upsell efforts
 - Refine marketing promotions so that prospects and customers are offered the best product for their likely financial means
 - Inform online efforts with the digital form of ATP Index to differentiate online households by likely economic capacity



- **Enhance account and portfolio management:**
 - Rank order existing delinquent accounts to prioritize marketing efforts
 - Inform analysis on portfolios based on measures of estimated economic capacity



- **Augment models:**
 - Supplement existing in-house models that incorporate credit scores and traditional income variables

ATP Index can be appended to any customer prospect file or appended real-time with ZIP+4 and age of head of household. Contact us today to find out how Ability to Pay Index can provide your company with powerful new insights into the likely economic capacity of your customers.

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