



EQUIFAX

Boost

campaign conversions
for your clients

Discover high-value financial capacity-based
audiences from Equifax

In today's dynamic economic landscape, marketers are under increased pressure to attract high-value customers and deliver measurable results with tighter budgets. To do so successfully, they must identify new affluent audiences and continuously refine their targeting strategies.

This is where your expertise, combined with unique data capabilities from Equifax, becomes invaluable, allowing you to deliver superior results and stand out from your competition.

Navigating economic turbulence with precision targeting

The current economic environment makes it harder than ever to find the right prospects. Certain consumers demonstrate more financial resilience, and pinpointing these individuals is crucial for achieving optimal customer growth and marketing ROI. Equifax helps your clients identify consumers likely to withstand economic downturns, avoid those who are financially overextended, target individuals with growing incomes, and engage with consumers more likely to meet long-term financial commitments.

Our approach leverages financial capacity-based targeting, enabling your clients to **find prospects with up to 86% higher spending capacity**, increase campaign conversions by 20% or more, and reduce campaign spend by up to 80%.



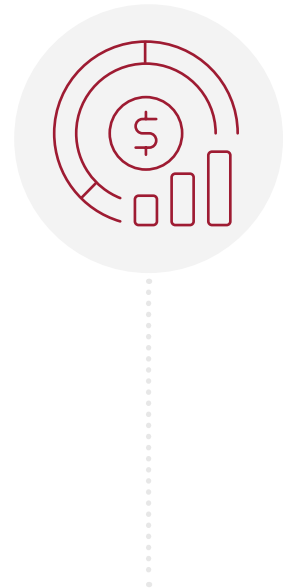
Four key ways Equifax empowers your client strategies

1 | Offer unique audiences based on a new view of the consumer wallet

Equifax provides digital targeting segments built from direct-measured, anonymized financial capacity data and proprietary assets. These segments offer a new perspective on the consumer wallet, enabling your clients to reach attractive households with the financial profile to spend, invest, or meet obligations.

With over 800 Digital Targeting Segments, fueled by consumer financial and economic capacity measures, you can **help your clients create custom audiences and target consumers across omni-channel campaigns (display, social, addressable TV, email, targeted radio).**

Our powerful audience selection options include capacity-based segments (affluence, income, spending, financial durability) and industry/propensity-based segments across various sectors like insurance, auto, retail, and travel, helping energize your clients' campaigns by reaching motivated consumers.



2 | Identify and reach young affluent audiences

Go beyond traditional income-based targeting to engage with the highly valuable Young Affluent demographic. While only 11% of households are considered affluent, controlling 73% of the nation's wealth, less than 20% of young households control over 85% of their generation's wealth. **Young Affluent consumers boast 20 times higher assets, 2.2 times higher income and twice the spending power than their non-affluent counterparts.**

They are more likely to spend on travel and food experiences, health and beauty, gaming, and even stocks and investments. Equifax also offers specific Millennial targeting segments and the ability to create custom audiences using our proprietary data, allowing your clients to reach these high-quality, growth-oriented audiences with precision.



Four key ways Equifax empowers your client strategies

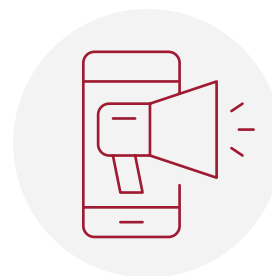
3 | Engage in-market consumers with propensity to buy

In an environment of budget scrutiny and resource constraints, helping your clients reach consumers most likely to respond is critical for boosting campaign ROI. Equifax segments can target consumers based on their in-market behavior or propensity characteristics, helping you reach motivated audiences at the optimal time.

Our audiences allow your clients to improve response rates. Some examples include:

- By engaging with consumers with propensities for specific types of financial products, **a leading bank increased the average opening balance of new deposit accounts by over 300%.**
- An auto brand wanted to capture in-market consumers when they were actively shopping. By combining spending power measures and in-market indicators, the client saw a **40% decrease in cost per digital interaction and significantly increased website traffic.**

We help drive campaign ROI by identifying consumers with in-market behavior, propensity to buy, demonstrated active intent, and past buying behavior, providing sample segments for auto loans, mortgages, luxury travel, and more.



4 | Provide robust B2B audiences

For your B2B clients, Equifax uncovers opportunities within small businesses. Our capabilities allow them to market to businesses with desired attributes, reaching prospects similar to their “best customer” profile, boosting digital acquisition, cross-sell, and customer engagement, and increasing response rates while reducing marketing costs.

Our North American commercial database is extensive and growing, with over 46 million active and marketable businesses, 67 million+ business records, 194 million+ tradelines, and over 400,000 new businesses added monthly.

This robust data, aggregated to the ZIP+4 level for anonymity, includes insights into company industry, age, number of employees, job role, job function, decision makers, annual sales, credit risk, financial risk, and assets, enabling your clients to reach new business audiences effectively.



Why Equifax?

Our unrivaled understanding of the consumer wallet

Equifax enables targeting based on financial capacity, in-market behavior, and propensities, with broad reach and custom audience capabilities. Our distinct insight into the “Wallet of America” sets us apart.

Built on a foundation of over \$30 trillion in aggregated, anonymous U.S. consumer assets (approximately 45% of all investable assets) and credit data for over 220 million U.S. consumers, our financial insights are the bedrock for powerful audience development and targeting segments. We understand income, affluence, spending power, credit capacity, financial durability (the ability to maintain spending under financial stress), and financial inflows, all contributing to a comprehensive picture of the nation’s financial position.



“Equifax is unique in its ability to create premium audience segments derived from aggregated and anonymous financial and economic data. Advertisers know a lot about their target audience, and these premium data products which help segment audiences based on estimated financial behaviors and purchasing power can help maximize advertising ROI.”

ALI BOHRA, DIRECTOR OF PRODUCT
MARKETING, ADOBE

Delivering proven success for your clients

Our data has a track record of delivering successful outcomes:



Optimize results by combining segments:

An auto company **combined spending power** and in-market for auto indicators, resulting in a **40%** decrease in cost per digital interaction and driving thousands more consumers to their website.



Reallocate funds:

One company used financial segments to reallocate **78%** of impressions, reaching only qualified audiences.



Target more-qualified online prospects:

Another company leveraged income-based and other segments to narrow its online target audience by over **53%** and achieve a **62%** decrease in Cost per Acquisition (CPA).



Drive acquisition by onboarding custom audiences:

A brokerage onboarded custom offline segments fueled by financial capacity, income, and aggregated credit data for an addressable TV campaign, leading to a **30%** lift in new accounts opened and over **500%** lift in new account assets.



If you are ready to offer your clients unique data to power their campaign success and access the audiences needed to stand out, Equifax is here to help. Our data-driven marketing products empower you to identify and engage with top-performing audiences for your clients. Contact us today to learn more.

partners@equifax.com

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