



EQUIFAX[®]

Digital Targeting Segments

Credit Propensity

Finding the right audience matters

If you are marketing financial services online, then it is critical that you reach the most qualified audience for your services. Perhaps you are buying ad placements on sites that attract “affluent” consumers. Or, maybe you are relying on audience income estimates to target your best audience, hoping that estimated income is an effective proxy for consumers’ total financial picture.

But if your ideal target market includes consumers with specific credit propensities, you need a more refined targeting tool. Imagine if you could reach more customers likely to respond to a low APR credit card, or more of those likely to be ready to refinance and looking for a loan, or more of those likely to be attractive auto loan candidates.

Our Credit Propensity Digital Targeting Segments

Credit Propensity Digital Targeting Segments help marketers improve their online marketing efficiency by helping them to reach more qualified prospects based on specific likely credit tendencies*.

Built on a foundation of anonymous, aggregated credit information from Equifax, Credit Propensity Digital Targeting Segments offer a means of marketing to consumer segments likely to have specific credit card, mortgage, auto credit, and student loan propensities or aggregated credit score characteristics.

Key benefits

Target consumers online more effectively by using estimated credit propensities

Eliminate wasted ad spend by ensuring more ads are served to consumers that are likely to have the credit propensities you seek

Built on a foundation of anonymous, aggregated data collected by Equifax

The Credit propensity targeting segments include:

Credit card segments	Based on anonymous, aggregated credit information, these segments reach consumers likely to have specific credit propensities.
Premium credit card target	Target population whose estimated financial profile is similar to those most likely to obtain a premium credit card.
Standard credit card target	Target population whose estimated financial profile is similar to those most likely to obtain a standard credit card.
Sub-prime credit card target	Target population whose estimated financial profile is similar to those most likely to obtain a sub-prime credit card.
Attracted to low APR offer	Target population likely to carry enough credit balance that they may seek a new credit card offer with a low APR.
Revolver	Online target population likely to carry a credit card balance and whose estimated income indicates they are less likely to pay off that balance each month, thus accruing interest charges.
Transactor	Target population likely to carry a credit card balance but are likely to have sufficient income to pay off those balances.
Optimum credit card target	Target population of attractive credit card prospects based on their estimated financial profile and likely credit behaviors.
Likely to respond to credit card offer	Target population likely to be responsive to a credit card offer based on an estimated credit profile similar to those who have a demonstrated, statistical propensity to acquire a new credit card.
Card balance transfer candidate	Target population likely to have moderate income and a credit card balance greater than \$3,000, who most likely look for a better rate/card utilizing a Balance Transfer option.
Credit card holders with low delinquency risk	Top 70% of consumers with lowest estimated risk of credit delinquency in next 24 months with credit behavior weighted towards the credit card industry.
Reliable card payers	Target population with a likely lower risk for delinquency based on higher estimated ability to pay their credit card accounts.
Open to new credit card offer	Households likely to respond to a credit card offer.
Millennials – high propensity for credit card approval	Millennial households with attractive credit card prospects based on their estimated financial profile and likely credit behaviors.
Millennials – likely to respond to credit card offer	Millennial households likely to respond to a credit card offer.
Millennials – credit card transactor	Millennial households who carry a credit card balance yet have sufficient income to pay off those balances.

Mortgage segments	Built on a foundation of anonymous, aggregated credit information, these segments reach consumers likely to have specific mortgage propensities.
Likely conventional loan customers	Households likely to have a conventional mortgage.
Likely first time mortgage customers	Households likely to be first time home buyers and get a new mortgage in the next 6 months.
Likely jumbo loan customers	Households likely to have a jumbo mortgage.
Likely new mortgage customers	Target population who are likely to both move to a new home and get a new mortgage in the next 12 months.
Likely to refinance	Households likely to refinance the current mortgage within the next 6 months.
Highly likely first time mortgage customers	Households highly likely to be first time home buyers and get a new mortgage in the next 6 months.
Highly likely HELOC customers	Households highly likely to obtain a HELOC within the next 6 months.
Highly likely new mortgage customers	Households highly likely to get a mortgage on a new home in the next 6 months.
Highly likely mortgage customers	Target population who are extremely likely mortgage customers in the next 12 months due to buying a home.
Highly likely to refinance	Households highly likely to refinance the current mortgage within the next 6 months.
Highly likely to refinance – Conventional loan	Households highly likely to refinance the current conventional mortgage in the next 6 months.
Highly likely to refinance – Jumbo loan	Households highly likely to refinance the current jumbo mortgage in the next 6 months.
Reliable mortgage payers	Target population with a likely lower risk for delinquency based on their estimated ability to pay their mortgage accounts.

Auto credit segments	Based on proprietary, anonymous data from Equifax, as well as industry partner data, and utilizes insights into economic and credit capacity, demographics, and product propensities.
Auto Lease Ends within 6 Months	Target population likely to obtain a new auto lease.
Auto Loan – Likely in Market	Target population likely to obtain a new auto loan.
Auto Loan – Very Likely In Market	Target population very likely to obtain a new auto loan.
Auto Lease – Likely In Market	Target population likely to obtain a new auto lease.
Auto Lease – Very Likely In Market	Target population very likely to obtain an auto lease.
Auto Lease – Very Likely In Market with Good Credit	Target population extremely likely to obtain an auto lease and have fair-excellent credit.
Auto Loan – Very Likely In Market with Good Credit	Target population extremely likely to obtain an auto loan and have fair-excellent credit.
Car Buyer – Likely In Market	Target population likely to obtain an auto loan or lease.
Car Buyer – Very Likely In Market	Target population very likely to obtain an auto loan or lease.
Millennials – In Market for Auto Lease	Millennial households whose auto lease is likely to expire within the next 6 months.
Student loan segments	Consumer segments, built from anonymous, aggregated credit information from Equifax, to reach consumers likely to have specific student loan propensities.
Likely student loan target	Target population likely to engage in a student loan based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire a student loan.
Likely student loan consolidation target	Target population likely to engage in a student loan consolidation based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to consolidate student loans.
Millennials – likely student loan consolidation target	Millennial households likely to engage in a student loan consolidation.

Aggregated VantageScore® segments	An aggregated form of our next-gen credit scoring model based on comprehensive, trended VantageScore® credit measures. These segments offer a means of marketing to consumer segments by credit risk levels. For non-FCRA digital use.
Aggregated VantageScore® (> 820)	Households with an aggregated VantageScore® credit measure greater than 820.
Aggregated VantageScore® (801 – 820)	Households with an aggregated VantageScore® credit measure between 801 and 820.
Aggregated VantageScore® (781 – 800)	Households with an aggregated VantageScore® credit measure between 781 and 800.
Aggregated VantageScore® (761 – 780)	Households with an aggregated VantageScore® credit measure between 761 and 780.
Aggregated VantageScore® (741 – 760)	Households with an aggregated VantageScore® credit measure between 741 and 760.
Aggregated VantageScore® (721 – 740)	Households with an aggregated VantageScore® credit measure between 721 and 740.
Aggregated VantageScore® (701 – 720)	Households with an aggregated VantageScore® credit measure between 701 and 720.
Aggregated VantageScore® (681 – 700)	Households with an aggregated VantageScore® credit measure between 681 and 700.
Aggregated VantageScore® (661 – 680)	Households with an aggregated VantageScore® credit measure between 661 and 680.
Aggregated VantageScore® (641 – 660)	Households with an aggregated VantageScore® credit measure between 641 and 660.
Aggregated VantageScore® (621 – 640)	Households with an aggregated VantageScore® credit measure between 621 and 640.
Aggregated VantageScore® (601 – 620)	Households with an aggregated VantageScore® credit measure between 601 and 620.
Aggregated VantageScore® (< 600)	Households with an aggregated VantageScore® credit measure less than 600.
High Aggregated VantageScore® credit score households	Target population with lowest estimated risk of credit delinquency in next 24 months. Top 70% of consumers.
Millennials – High Aggregated VantageScore® credit scores	Households with top 70% of Millennial consumers exhibiting lowest estimated risk of credit delinquency in the next 24 months.
Excellent or Good Financial Creditworthiness based on Aggregated VantageScore® credit measures	Households with an aggregated VantageScore® credit risk measure >720.
Lackluster Financial Creditworthiness based on Aggregated VantageScore® credit measures	Households with an aggregated VantageScore® credit risk measure <721.

Aggregated FICO® Score segments	Aggregated, micro-neighborhooded form of the FICO® Score for non-FCRA digital use.
Aggregated FICO® Score (> 820)	Households with an aggregated credit risk measure greater than 820.
Aggregated FICO® Score (801 – 820)	Households with an aggregated credit risk measure between 801 and 820.
Aggregated FICO® Score (781 – 800)	Households with an aggregated credit risk measure between 781 and 800.
Aggregated FICO® Score (761 – 780)	Households with an aggregated credit risk measure between 761 and 780.
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Aggregated FICO® Score (621 – 640)	Households with an aggregated credit risk measure between 621 and 640.
Aggregated FICO® Score (601 – 620)	Households with an aggregated credit risk measure between 601 and 620.
Aggregated FICO® Score (< 600)	Households with an aggregated credit risk measure less than 600.
Aggregated FICO® – high score	Target population with lowest estimated risk of credit delinquency in next 24 months.
Aggregated FICO® – high auto score	Target population with lowest estimated risk of credit delinquency in next 24 months, with credit behavior weighted towards the auto finance industry.
Aggregated FICO® – high credit card score	Target population with lowest estimated risk of credit delinquency in next 24 months with credit behavior weighted towards the credit card industry.
Aggregated FICO® – high mortgage score	Target population with lowest estimated risk of credit delinquency in next 24 months, with credit behavior weighted towards the mortgage industry.
Excellent or good financial health	Households with an aggregated credit score >720.
Lackluster financial health	Households with an aggregated credit score <721.
Millennials – Aggregated FICO® – high score	Millennial households with top 70% of consumers exhibiting lowest estimated risk of credit delinquency in the next 24 months.

Our commitment to privacy

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

Credit Propensity Digital Targeting Segments are developed solely for non-FCRA marketing purposes and cannot be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment.

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*Credit Propensity Targeting Segments are based on aggregated credit attributes at a geographic level. Digital targeting segments were not developed or intended to be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment, or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. Å§ 1681 et seq. Digital Services targeting segments neither contain nor reveal any personally identifiable information.

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