

A close-up photograph of a woman with long brown hair, wearing blue-rimmed glasses and a dark blue top. She is smiling broadly, showing her teeth. The background is blurred with bokeh light effects.

EQUIFAX[®]

Power your marketing
with consumer Economic Insights

Target optimal customers and prospects with insight into the consumer wallet

Today's marketers have an abundance of in-house and third-party data available to them to enhance their consumer segmentation and targeting efforts. But marketing spend is wasted if you end up targeting people that do not have enough cash or credit to afford your products, take advantage of your promotions, or invest for the future.

That's where **Economic Insights** from Equifax come in — to help you differentiate and find consumers that have the right financial profile for your brand, products and services.

By leveraging insights on household income, spending, credit, and ability to pay, companies can identify affluent audiences, find best customers of tomorrow, reach consumers with modest means, or differentiate those that might struggle to pay their commitments. Then, campaigns can be executed across channels to engage each audience with the right message.

Enhance your segmentation with **Economic Insights**



UNDERSTAND

Understand your customers with measures of household income, spending, credit, ability to pay, and durability



SEGMENT

Segment your audiences to identify consumers likely to have the cash and credit to spend, invest, or pay for commitments



REACH

Work with Equifax to reach your optimal audience through direct and online channels



ANALYZE

Size markets by economic capacity and locate geographies ripe for growth



Power your marketing with insight into household income, spending, credit, ability to pay, and durability.

How can **Economic Insights** power your marketing across the customer journey?



DISCOVER growth markets

- Size markets by economic profiles
- Locate markets with growing (or shrinking) income, affluence, or spending levels
- Inform advertising across target markets based on economic capacity
- Assess income and spending potential to manage location planning



ACQUIRE new customers and optimize onboarding

- Identify consumers with the right income, affluence, and spending profiles for products and services
- Target and activate prospect audiences via direct mail, email, display, mobile, social, addressable TV, internet radio, and more
- Differentiate consumers that have the ability to pay for loans, payment plans, or other financial commitments
- Inform lead allocation, point-of sale, and call centers to prioritize high value consumers
- Understand economic profiles to optimize initial engagement
- Leverage models that exclude protected-class attributes and demographics to meet compliance requirements



MANAGE relationships and deepen engagement

- Differentiate customers by income, spending ability, and financial durability for appropriate messaging and engagement strategies
- Find audiences ripe for cross-sell/upsell and that can spend more, even in economic downturns
- Segment customers for loyalty programs and premium service
- Inform point-of sale and call centers to optimize customer service and experience



RECOVER valuable customers

- Identify and retain valued customers that show signs of shifting spend to other firms
- Assess ability to pay and financial durability to prioritize consumers for collections efforts

An elderly couple is shown in a close-up, smiling and looking at a tablet computer. The man, on the left, has white hair and a beard, and is wearing a light blue button-down shirt. The woman, on the right, has blonde hair and is wearing a yellow top and a colorful patterned scarf. They are both looking intently at the screen of the tablet, which is held by the man. The background is softly blurred, suggesting an indoor setting with natural light.

Gain an advantage
with consumer
Economic Insights
based on the
household wallet.

Economic Insights for **Segmentation and Targeting**

Differentiate by income, affluence, and spending



A total income measure that goes beyond a paycheck

Income360

Income360® is not just wages and salaries. It is an estimate of a household's total income — including income generated from assets, income from retirement funds, and income from businesses, in addition to wage income. And unlike other income measures, Income360 provides continuous dollar-based income estimates all the way up to \$2.0 million. Income360 excels at differentiating households at the high end of the income spectrum, but can be used to enhance any targeting effort or model where income plays a role in driving customer engagement.



An index of households' capacity to spend, save, or invest

Affluence Index

As a marketer, you need to understand which consumers are most likely to be able to purchase or invest in your products and services. Affluence Index™ does just that — it offers an index that scores households based on their likely discretionary spending power. The index provides a household-level continuous score ranging from 1 to 1000. With Affluence Index, marketers can better segment and target consumers with untapped spending and investment potential.



A dollar measure of household spending capacity

Spending Power

Life is expensive — fixed expenses including housing, utilities, public transportation, personal insurance, and pensions all eat into consumers' incomes. With Spending Power™, marketers can better understand how much money consumers have available to spend, save, or invest after their fixed expenses. It provides a continuous, modeled dollar amount, up to \$1.2 million, of what a household likely has available to spend on discretionary items.

Leverage insight into the household wallet to **target the right customers** and prospects.

Economic Insights for **Segmentation and Targeting**

Differentiate and target by ability to pay, financial durability, credit usage, or advanced economic based segmentation.



An index of households' likely ability to pay for products and services

Ability to Pay Index

Ability to Pay Index™ provides unique insight into a household's estimated economic capacity and ability to pay for products, services, and financial commitments. It provides a modeled continuous score, ranging from 1 to 1000, derived from the intersection of three key financial components: estimated income, spending, and credit. Marketers can use this unique index to differentiate households for marketing, account management and payment plans.



A rating of financial resilience, even when under financial stress

Financial Durability Index

Financial Durability Index™ provides insight into households' likely financial resilience — meaning how likely a household is able to keep spending, plus meet current and future financial obligations, even when under financial stress. It provides a 1 to 5 household-level rating representing the intersection of affluence, estimated income, spending capacity, and aggregated credit. Marketers and risk managers can use this non-FCRA solution to overcome the limitations of missing, thin, or damaged credit files and better differentiate consumers for acquisition, account management, and collections efforts.



Non-FCRA measures of household credit availability, needs, and usage

CreditStyles Pro

CreditStyles® Pro provides useful measures for marketing applications that may benefit from a view of household credit, but not need or qualify for a full FCRA credit check. As a suite of non-FCRA, aggregated credit measures, CreditStyles Pro offers marketers insight on households' likely credit availability, needs, and usage through Detailed Credit Variables, Risk Indicators, Intent Indicators, and Aggregated FICO® Scores.



Comprehensive, multi-dimensional economic-based segmentation system

Economic Cohorts

Economic Cohorts® offers an advanced consumer segmentation system that provides marketers the ability to segment customers and prospects with a more complete picture of the household wallet. It includes key household economic measures (income, ability to pay, spending, and credit capacity), as well as lifestage, demographics, urbanicity, and consumer behaviors. With Economic Cohorts, marketers can better identify top customer clusters and deliver the right offer and message based on economic profiles and tendencies.

All of our **Economic Insights measures** are available for both **offline and digital** marketing.

Economic Insights for **Digital Targeting**

Reach the right audiences online



Audiences powered by insight on the consumer wallet and purchase intentions

Digital Targeting Segments

All of our Economic Insight segmentation and targeting measures — along with hundreds of additional audience segments — are available for use in digital channels. Marketers can leverage our standard Digital Targeting Segments, or onboard custom audiences, to reach desired consumers via display ads, social, mobile, addressable TV and radio, and other digital channels. Our extensive network of data partners, along with our database of over 300 million consumers, translates into high linkage across offline and online channels... critical for consistent digital execution and multi-channel marketing.

Digital Targeting Segment categories:



INCOME

- Income360 Digital
- Financial Mobility

Plus:

- [Economic Cohorts segments](#)



SPENDING

- Discretionary Spending Dollars Digital



FINANCIAL DURABILITY

- Financial Durability Segments
- Ability to Pay Digital



CREDIT

- Aggregated FICO®
- Auto
- Credit Card
- Insurance
- Mortgage
- Student Loan

Use Economic Insights across marketing channels — **display, social, mobile, addressable TV** and more.

Economic Insights for **Market Measurement and Opportunity**

Find growing markets and inform geographic marketing



Assess geographies by income, affluence, spending, ability to pay, and financial durability

Ground Counts

Many of our Economic Insights can be used at the market level. With household Ground Counts, marketers can better size and identify growing markets by income, affluence, spending, ability to pay, and financial durability. Ground Counts can also be used to inform new site locations and advertising budgets based on knowledge of the economic capacity of households in the region, as well as to compare markets by economic measures.

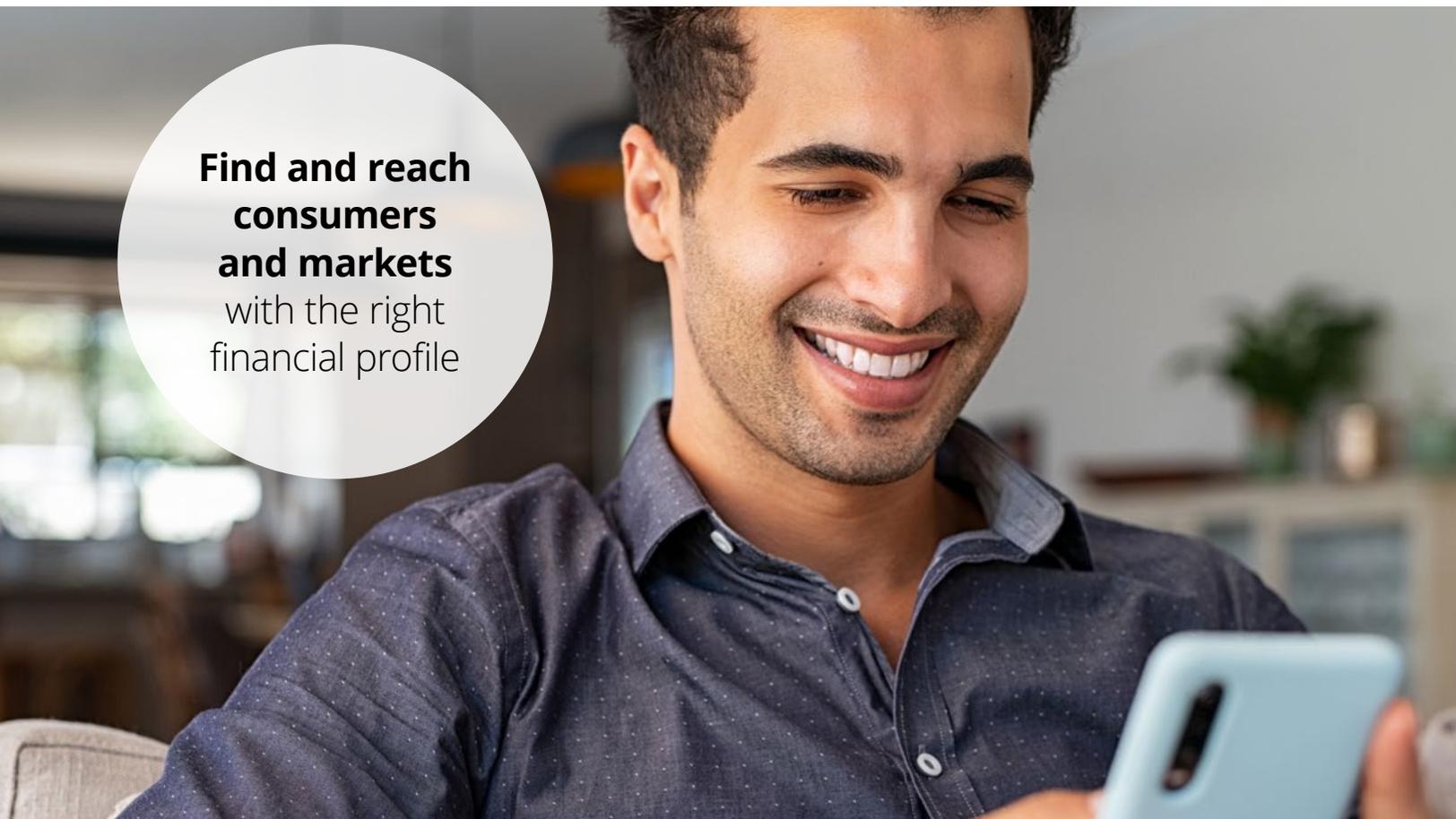


Market size and share of outstanding credit in target geographies

CreditMix

CreditMix™ enables companies to better determine the market size and their share of outstanding credit within their target markets, as well as the credit health of desired geographies. Based on aggregated total outstanding credit for non-FCRA marketing, CreditMix provides both credit dollars and share of credit for hundreds of credit variables including mortgage and non-mortgage categories, mapped and broken down to desired geographic levels.

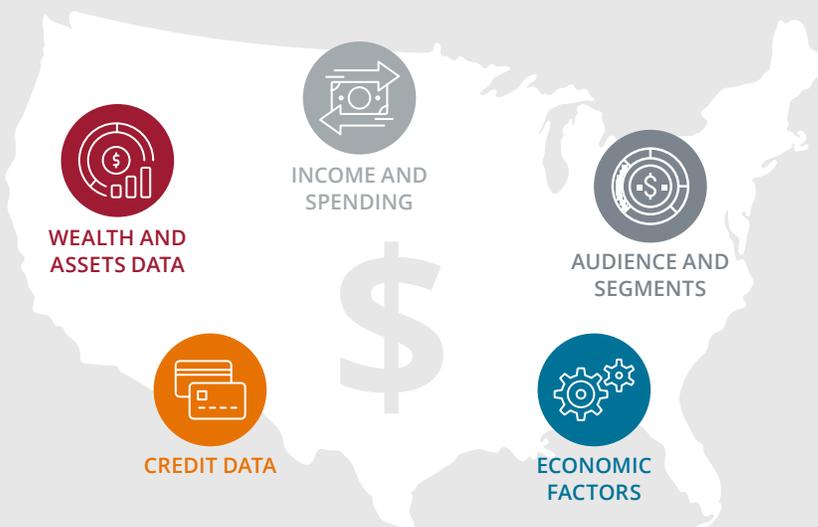
Find and reach consumers and markets with the right financial profile



Economic insight for nearly every U.S. household

Insights to find the opportunity and grow your business

Our unique insight into the consumer wallet is what distinguishes us from other segmentation and targeting options available today. With direct-measurement of over \$27 trillion in anonymous U.S. consumer investable assets — about 45% of all investable assets — and credit data for over 220 million consumers in the U.S., our economic insights enable companies to reach households that are most likely to have the right financial profile to spend, invest, or pay for obligations. These insights are built without using personally identifiable information.



Why do companies work with us to enhance their customer and prospect targeting?

- Specialty in the consumer wallet
- Experts in consumer data
- Extensive scale translates to high linkage
- Reach audiences on all channels

Advance your marketing with Economic Insights

Economic Insights from Equifax offer marketers the data they need to find the right audiences and engage them to reach their full purchase, payment, and investment potential. Contact us to integrate Economic Insights into your marketing strategies.

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Equifax models do not include or take into consideration any factor that Equifax believes would be a "prohibited basis" as defined in 12 C.F.R. § 1002.2(z). That is, a consumer's race, color, religion, national origin, sex, marital status, age, etc. However, an individual client's use of the model (i.e., as applied to a given geographical region, marketing strategy, etc.) may impact that client's compliance with applicable law.

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