



Wallet Insights API

Real-time access to Equifax / IXI data via API

Interactive, web-based platform

Gain access to key insights on consumer financial, economic, and credit capacity in real time via the Wallet Insights API. Now, companies can deliver better service to their customers while gaining the information needed to make decisions and grow the business.

Real-time access to IXI data

Gain relevant consumer and market-level financial insights to address business challenges. Better understand customers and prospects when they interact with you — via point-of sale, call center, or online.

Drive information to your field teams

Make decisions based on configured, client-specific rules in real time. Make an appropriate offer to a prospect based on their profile at point-of-sale.

Added opportunity to cross-sell

Help associate your customer base with desired financial and economic criteria and open the door to cross-sell additional products and services.

Key benefits

Target highly-profitable customers

Using a real-time solution allows you to receive data on customers almost instantly and gain a head-start on profitable engagements.

Added opportunity to cross-sell

Real-time Append helps you access unique data to associate your customer base with desired financial or economic criteria and opens the door to more effective cross-sell efforts.

Make better decisions

Real-time solution facilitates appropriate offers, based on consumer profile, at point of sale.

The Wallet Insights™ API delivers **key consumer insights** on financial, economic and credit capacity **in real time** so that businesses can improve customer experience.

Products available via Real-time Append	Data element
Affluence Index™ (formerly <i>Discretionary Spending Index™</i>) and Spending Power™ (formerly <i>Discretionary Spending Dollars™</i>)	Affluence Index and Spending Power provide insight on a household's estimated discretionary funds — money they can spend, save, or invest — after accounting for the fixed expenses of life (housing, utilities, public transportation, personal insurance and pensions). Available as an appended dollar amount or an index.
Aggregated ProspectX™	<p>Aggregated ProspectX is a first-of-its kind measure that enables lenders to better identify and reach households that are likely to be in-market for a short-term or specialty finance loan. Unlike regulated scores that lenders use to refine their Prescreen targeting across the specialty finance space, Aggregated ProspectX provides a non-FCRA, aggregated measure that lenders can use to deliver Invitation to Apply (ITA) offers without requiring a firm offer of credit. Aggregated ProspectX is uniquely positioned to support ITA acquisition for short-term loan offers, enhance segmentation before Prescreen, and fuel models.</p> <p>Variables include:</p> <ul style="list-style-type: none"> • AVG_Agg_ProxX • MAX_Agg_ProxX
CreditStyles® Pro	<p>CreditStyles Pro helps businesses gain critical insight on credit use by offering a suite of tools to differentiate households based on their likely credit availability, needs, and usage. CreditStyles Pro includes Detailed Credit Variables, Risk Scores, Intent Indicators, and Aggregated FICO® Scores. These measures, scores, and variables can be used alone or combined for advanced analytics.</p> <p>Variables include:</p> <ul style="list-style-type: none"> • Equifax Risk Score 3.0 • Neighborhood Risk Score • Advanced Communications Neighborhood Risk Score • Advanced Energy Neighborhood Risk Score • % Balance to High Mortgage Credit • Num_TotalAllCredit • Num_BankCardCredit • MinMoB_TotalAllCredit • MinMoB_AutoFinance • MinMoB_BankCardCredit • MinMoB_RetailCredit • Num_TotalAllCredit_New • Num_AutoFinance • Num_MortgageCredit • Num_ConsumerFinance • Num_RetailCredit • Bal_NonMortgageCredit • Bal_AutoFinance • Bal_BankCardCredit • Bal_MortgageCredit • Bal_ConsumerFinance • Bal_RetailCredit • HighCrd_BankCardCredit • HighCrd_AutoFinance • HighCrd_RetailCredit • HighCrd_MortgageCredit • Num_BankCardCredit_60dpd • Num_RetailCredit_60dpd • Bal_BankCardCredit_60dpd • Bal_RetailCredit_60dpd • Bal_TotalAllCredit_60dpd • FICO® Credit Capacity Index • FICO® Risk Score Classic v5 • FICO® Auto Score v5 • FICO® Bankcard Score v5 • FICO® Risk Score Classic v8 • FICO® Auto Score v8 • FICO® Bankcard Score v8 • FICO® Insurance Score 3 Auto - Preferred • FICO® Insurance Score 3 Auto - Standard • FICO® Insurance Score 3 Auto - Non Standard • Vantage Score Neighborhood Risk Score • FICO® Mortgage Score v8

Products available via Real-time Append	Data element
Economic Cohorts®	<p>Economic Cohorts is an economic-based consumer segmentation system that groups households based on estimated economics, including estimates of total income, discretionary spending, and credit usage. These 71 clusters allow marketers to better understand the likely economic and behavioral characteristics of households in their target clusters in order to increase the relevance and effectiveness of marketing efforts.</p>
Financial Cohorts®	<p>Financial Cohorts leverages our direct measurement of consumer financial assets, providing segmentation capabilities based on estimated measures of consumer financial capacity. It provides a better understanding of U.S. consumers, such as financial affluence level, asset allocation, investment style, channel preference, media usage, and other lifestyle preferences and helps increase the relevance and effectiveness of marketing efforts.</p> <p>For IXI Network member firms only.</p>
Financial Durability Score™ and Financial Durability Index™	<p>Financial Durability Index provides unique 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. These measures are offered in two formats. As a household-level scoring system, Financial Durability Score provides a 1 to 5 rating, with a 5 representing households that are the most financially resilient. Financial Durability Index provides a 1-1000 index for more detailed use in models or file appends where a more granular approach is needed.</p>
Income360® Complete	<p>Income360 Complete provides a powerful and more complete estimate of prospects' and customers' total household income. Not only does it include both estimated income from wages and investments, it also includes estimated income from home-based businesses and retirement funds — at a precise dollar-level — up to \$2M. Does not include the use of Personally Identifiable Information (PII) or Protected-class Demographics (PCDs).</p>
Investyles®	<p>Investyles enables financial services firms to enhance in-house customer and prospect models with average household assets and specific investment behaviors. It is a valuable input into in-house models and useful to identify specific customer investment behaviors. Investyles Wealth Ratings and Investment Tendency Measures can be appended based on the ZIP+4 of the customer or prospect.</p> <p>For IXI Network member firms only.</p> <p>Variables include:</p> <ul style="list-style-type: none"> • AdviceOrientedAssets • AllAssets • AnnuityProductAssets • BondAsset • DepositAndCash • DirectMarketedFirmFundAssets • DiscountBrokerageAssets • EquityAssets • EquityFundAssets • FixedAnnuityAssets • FixedIncomeAssets • FullServiceBrokerageAssets • HighRiskInvestmentAssets • Investyles12ClassCode • Investyles26ClassCode • IRAAssets • IRARolloverAssets • LongTermOpenEndFundAssets • MunicipalBondFundAssets • NumberOfPositions • RecordType • RetirementProductAssets • SelfDirectedAssets • StockAndBondsAssets • StockAssets • TaxableBondFundAssets • TaxableMoneyMarketFundAssets • TaxExemptAssets • TaxExemptMoneyMarketFundAssets • VariableAnnuityAssets

Products available via Real-time Append	Data element
WealthComplete® Premier	<p>WealthComplete Premier enables financial institutions to find the hidden asset potential among their customers and identify high-asset prospects. By gaining insight on customers' and prospects' assets and investments, firms can grow their share of customer wallet and enhance acquisition efforts. Estimates household-level total invested assets based on a foundation of over \$29 trillion of anonymous, direct-measured invested retail assets.</p> <p>Available for WealthComplete Premier version only. WealthComplete Premier does not contain protected-class demographics.</p> <p>For IXI Network member firms only.</p> <p>Variables include:</p> <ul style="list-style-type: none"> • Annuities • Bonds • CD • InterestChecking • MMDA • MutualFunds • NonInterestChecking • Other • OtherCheck • Savings • Stocks • TotalAssets • TotalDeposits • TotalInvestments
Wealth Growth Indicator™	<p>Assess consumers' expected change in wealth over the coming years. Wealth Growth Indicator assigns every household in the U.S. to 1 of 5 segments, based on the household's expected relative growth in total assets over the next 3 years. Assignments are based on household-level asset estimates from WealthComplete Premier, as well as additional economic factors.</p>

For more information on the Wallet Insights API, please visit developer.equifax.com/products/apiproducts/wallet-insights.

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