



## 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
<p><b>WealthComplete® Premier</b></p>	<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 \$20 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"> <li>• Annuities</li> <li>• Bonds</li> <li>• CD</li> <li>• InterestChecking</li> <li>• MMDA</li> <li>• MutualFunds</li> <li>• NonInterestChecking</li> <li>• Other</li> <li>• OtherCheck</li> <li>• Savings</li> <li>• Stocks</li> <li>• TotalAssets</li> <li>• TotalDeposits</li> <li>• TotalInvestments</li> </ul>
<p><b>Investyles®</b></p>	<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"> <li>• AdviceOrientedAssets</li> <li>• AllAssets</li> <li>• AnnuityProductAssets</li> <li>• BondAsset</li> <li>• DepositAndCash</li> <li>• DirectMarketedFirmFundAssets</li> <li>• DiscountBrokerageAssets</li> <li>• EquityAssets</li> <li>• EquityFundAssets</li> <li>• FixedAnnuityAssets</li> <li>• FixedIncomeAssets</li> <li>• FullServiceBrokerageAssets</li> <li>• HighRiskInvestmentAssets</li> <li>• Investyles12ClassCode</li> <li>• Investyles26ClassCode</li> <li>• IRAAssets</li> <li>• IRARolloverAssets</li> <li>• LongTermOpenEndFundAssets</li> <li>• MunicipalBondFundAssets</li> <li>• NumberOfPositions</li> <li>• RecordType</li> <li>• RetirementProductAssets</li> <li>• SelfDirectedAssets</li> <li>• StockAndBondsAssets</li> <li>• StockAssets</li> <li>• TaxableBondFundAssets</li> <li>• TaxableMoneyMarketFundAssets</li> <li>• TaxExemptAssets</li> <li>• TaxExemptMoneyMarketFundAssets</li> <li>• VariableAnnuityAssets</li> </ul>

Products available via Real-time Append	Data element
<b>Financial Spectrum™</b>	<p>Financial Spectrum 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. Does not include the use of Personally Identifiable Information (PII) or Protected-class Demographics (PCDs).</p> <p>For IXI Network member firms only.</p>
<b>Income360®</b>	<p>Income360 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>
<b>Economic Cohorts®</b>	<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>
<b>Affluence Index</b> <i>(formerly Discretionary Spending Index™) and</i> <b>Spending Power</b> <i>(formerly Discretionary Spending Dollars™)</i>	<p>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.</p>
<b>Ability to Pay Index™</b>	<p>Ability to Pay Index is an estimate of a household's financial capacity based on consumer spending capacity, total income (including income from wages and assets), and aggregated credit.</p>
<b>Financial Durability Index™</b>	<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.</p>

Products available via Real-time Append	Data element
<p><b>CreditStyles® Pro</b></p>	<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"> <li>• Equifax Risk Score 3.0 Neighborhood Risk Score</li> <li>• Telco 98 Neighborhood Risk Score</li> <li>• Advanced Energy Risk Model Neighborhood Risk Score</li> <li>• % Balance to High Mortgage Credit</li> <li>• Num_TotalAllCredit</li> <li>• Num_BankCardCredit</li> <li>• MinMoB_TotalAllCredit</li> <li>• MinMoB_AutoFinance</li> <li>• MinMoB_BankCardCredit</li> <li>• MinMoB_RetailCredit</li> <li>• Num_TotalAllCredit_New</li> <li>• Num_AutoFinance</li> <li>• Num_MortgageCredit</li> <li>• Num_ConsumerFinance</li> <li>• Num_RetailCredit</li> <li>• Bal_NonMortgageCredit</li> <li>• Bal_AutoFinance</li> <li>• Bal_BankCardCredit</li> <li>• Bal_MortgageCredit</li> <li>• Bal_ConsumerFinance</li> <li>• Bal_RetailCredit</li> <li>• HighCrd_BankCardCredit</li> <li>• HighCrd_AutoFinance</li> <li>• HighCrd_RetailCredit</li> <li>• HighCrd_MortgageCredit</li> <li>• Num_BankCardCredit_60dpd</li> <li>• Num_RetailCredit_60dpd</li> <li>• Bal_BankCardCredit_60dpd</li> <li>• Bal_RetailCredit_60dpd</li> <li>• Bal_TotalAllCredit_60dpd</li> <li>• FICO® Credit Capacity Index</li> <li>• FICO® Risk Score Classic v5</li> <li>• FICO® Auto Score v5</li> <li>• FICO® Bankcard Score v5</li> <li>• FICO® Risk Score Classic v8</li> <li>• FICO® Auto Score v8</li> <li>• FICO® Bankcard Score v8</li> <li>• FICO® Insurance Score 3 Auto - Preferred</li> <li>• FICO® Insurance Score 3 Auto - Standard</li> <li>• FICO® Insurance Score 3 Auto - Non Standard</li> <li>• Vantage Score Neighborhood Risk Score</li> <li>• FICO® Mortgage Score v8</li> </ul>

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

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