

The Equifax logo is a red circle containing the word "EQUIFAX" in white, bold, sans-serif capital letters. The background of the entire page is a photograph of a smiling man with a grey beard, wearing a grey turtleneck sweater, holding a white credit card. The image has a bokeh effect of white dots overlaid on it.

EQUIFAX

Data-driven marketing solutions

Overview for financial services

Equifax for Marketing? Absolutely.

Key benefits

Analyze market share and find opportunities for growth.

Identify optimal customers and prospects for acquisition and cross-sell campaigns with insights on consumers' likely financial wallets, needs and behaviors

Deepen customer engagement: right offer, right time, preferred channel

Recover valuable customers and develop win-back campaigns

Create optimal experiences with the right customer

Most financial marketers are seeking to enhance their acquisition strategies, grow share of wallet, and deepen engagement with their customers. Yet many marketers lack insight on their customers' needs and growth potential or are unable to efficiently target and communicate with them.

Data-driven marketing starts with great data, your own and from third-party sources. But it is not just about acquiring data, analyzing it and testing promotions — also, it is about creating meaningful interactions across the customer lifecycle. It takes sophisticated technology and analytical expertise to make data usable to help drive marketing campaign strategies, identify top prospects, find the hidden opportunity within your customer base, and deepen customer relationships.

That's where marketing solutions from Equifax come in — to help your financial services firm better promote its offerings, grow assets, create stronger customer engagement, and maximize ROI.

Drive customer engagement with actionable marketing solutions

Our solutions are designed to help financial marketers better understand their customers' needs and preferences to inform effective acquisition efforts, marketing campaigns and customer service programs. We help our clients piece together disparate data, segment millions of consumers, develop the right offer, deploy omni-channel campaigns, and track results.

Leverage insights into the consumer wallet. **Find audiences** with the right profile for your investment, deposit, and credit products and services. **Deepen relationships** with your best customers while managing risk.

Targeted, meaningful interactions across the customer lifecycle

Understand customer needs and grow existing relationships — align acquisition, customer onboarding, next-best product, customer service programs, and communications strategies to the likely financial profile and preferences of your prospects and customers.



Discover market growth opportunities

Analyze measured financial data to identify market size and share, plus gain insight on market-level potential and propensities.



Acquire high-value new customers with insight on the household wallet

Use better knowledge of consumers' likely financial position, profile, needs, and potential to inform acquisition targeting. Deliver the right offer at just the right time via traditional and digital channels.



Manage customer relationships and deepen engagement

Expand relationships and grow share of wallet with a deeper understanding of which of your customers hold the most opportunity for growth. Leverage advanced household segmentation solutions to deliver relevant offers, while managing account and portfolio risk.



Recover valuable customers

Leverage consumer financial insights to better assess customer value and develop win-back campaigns. Plus, evaluate consumers' ability to pay to better prioritize collections strategies or to smoothly end a relationship.

Leverage our unique wealth, economic, and credit-based insights to **better understand** consumers' financial capacity to invest, save, or borrow.

Financial and economic insight for virtually every U.S. consumer and household.

Insights to find the opportunity and grow your business

Our solutions are based on a foundation of over \$27.7 trillion in directly measured U.S. consumer investable assets — about 45% of all investable assets — and credit data for over 220 million consumers in the U.S.

Using this unique insight into the consumer wallet, we help financial services firms accelerate decision-making in order to achieve their business goals, such as identifying customers with the greatest opportunity or making marketing decisions based on the product preferences within target markets.



WEALTH AND ASSETS DATA



INCOME AND SPENDING



AUDIENCE AND SEGMENTS



CREDIT DATA



ECONOMIC FACTORS



Actionable solutions to drive engagement

Our solutions help you clearly visualize the immediate and future needs of your customers, so you can continually strengthen those relationships with the most timely and relevant offers, products and services over time. From traditional scoring tools, to online platforms that offer real-time insights, to digital targeting options that enable omni-channel execution, we help you better connect with your customers.

Financial Services Challenges	Equifax Advantage	Equifax Solution
<p>Acquire new customers</p> <p>Grow deposits, assets and share of wallet</p> <p>Cross-sell wealth management and deposit services</p> <p>Retain best customers</p>	<ul style="list-style-type: none"> Complete view of consumer financial wallet: estimated assets, income, spending, financial durability, credit Attitudes, behaviors, channel preferences, demographics, and lifestyle data for consumer segments Small business data 	<ul style="list-style-type: none"> Targeting and scoring tools to determine share of wallet, likely asset and deposit growth potential, next-best product, and customer treatment/loyalty program plans Segmentation systems to develop the right offer and message for each audience Cloud-based self-serve apps and custom models Access to proprietary asset data and solutions for IXI™ Network Members
<p>Enhance prescreen targeting</p> <p>Manage credit portfolios and cross-sell loan services</p>	<ul style="list-style-type: none"> Thousands of credit attributes plus alternative data including verified income and employment, day-to-day payment behaviors, specialty finance, and consented data to evaluate credit-worthiness and risk, plus assist with customer portfolio reviews Auto, card, mortgage, and home equity activity and alerts to better target consumers that are a good fit for credit offers 	<ul style="list-style-type: none"> Segment and score consumers for ITA and firm credit offers Prescreen lists for direct mail and email Flexible, custom portfolio monitoring that evaluates both past and present credit behaviors Credit behavior patterns and financial durability measures to better assess consumers' ability to meet obligations Cloud-based self-serve apps and custom models
<p>Analyze markets</p> <p>Assess branch and firm performance</p>	<ul style="list-style-type: none"> Market and territory level view of assets, product preferences, and credit within target markets 	<ul style="list-style-type: none"> Market analysis tools to measure share, grow penetration, optimize branch planning vs. self-serve, find growing markets, inform advertising spend, track competition, and assist with firm or portfolio integration
<p>Engage customers across digital channels and via live interactions</p>	<ul style="list-style-type: none"> Relationships to enable omni-channel campaigns Onboard offline customer records for online marketing 	<ul style="list-style-type: none"> Programs and partners to deliver the right offer via the preferred channel — email, display, mobile, addressable TV, social, point-of-sale, call center Digital targeting segments to reach desired customers
<p>Compliance and regulatory</p>	<ul style="list-style-type: none"> Many models exclude protected-class attributes and demographics 	<ul style="list-style-type: none"> Compliance-friendly solutions designed to meet the needs of regulated financial institutions Satisfy internal compliance requirements, help prepare for regulatory reviews and address disparate impact inquiries, and help meet Community Reinvestment Act (CRA) guidelines

Equifax. Data-driven marketing for real world results.

Equifax has grown from a consumer credit company into a leading global provider of insights. We leverage our unique household financial data, innovative analytics, cloud-technology, and scalable global platforms to power decision-making and drive better business outcomes across our clients' enterprises. For the next step in data-driven marketing enablement solutions that help you drive profitable growth — rely on a trusted partner. Rely on Equifax.

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