

Four tips to grow banking revenue at brokerage firms

EQUIFAX®

Seeking to generate and grow new revenue streams for your brokerage firm? Read on to learn how our differentiated financial data – plus our expertise in the banking industry – can help you better promote your banking and lending products to high-potential audiences and grow customer relationships.



Leading firms work with Equifax to:



1 Gather deposits



3 Cross-sell lending



2 Support regulatory compliance



4 Target optimal online audiences



Gather deposits

Where does our deposit data come from?

Through our member-based IXI™ Network, Equifax collaborates with over 95 leading U.S. financial institutions to create and maintain a unique marketing database that currently measures over \$20 trillion of U.S. consumers' liquid financial assets – over 45% of all investable assets. Our asset-based solutions are used by our members: banks, credit unions, brokerage firms, mutual fund firms, and insurance companies.

1 Grow your deposit relationships

While your firm may already be using our WealthComplete® asset insights to grow AUM from clients on the brokerage side, there is likely room to deepen relationships on the deposit side! In fact, you can use the WealthComplete deposit estimates to attract deposits that are “held away”.

Target deposit opportunity: Use WealthComplete HD deposit estimates to identify current clients (or prospects) that likely hold significant deposit accounts at other firms and incent these customers to transfer deposit balances to you. You can target households by Total Deposits and six deposit categories:

- Interest Checking
- Non-interest Checking
- Savings
- CDs
- Money Market Accounts
- Other Deposits

Case Study

Banking group at leading brokerage firm **gathered over \$25 million in bank deposits** by segmenting and targeting its brokerage clients by estimated total deposits and investments and offering a cash incentive to open a new deposit account.

Use the same measured asset data your advisors already use – but to gather deposits

We work with over 85% of the top 25 retail banks in the U.S. to help them gather deposits and grow share of wallet.

Support regulatory compliance



2 Support regulatory compliance with our compliance-friendly solutions

Banks and other financial entities are heavily regulated. To address this, we do not use protected-class variables or demographics (such as age) in our models - thus providing WealthComplete as a compliance-friendly solution to help banks, and other regulated entities, identify appropriate audiences for asset and deposit gathering.

What does this mean for your firm? Our clients tell us they use our compliance-friendly solutions to:

- Help satisfy internal compliance requirements
- Help prepare for regulatory reviews and address disparate impact inquiries
- Help meet Community Reinvestment Act (CRA) guidelines



Cross-sell lending

3 Explore our financial insights to cross-sell lending products

Mortgages, HELOC's, auto loans, credit cards, student loans and more – if you are currently marketing any of these products, then let us help you determine which of your clients are likely to have or need these services, so you can better tailor your communications and promote your lending offerings.

Work with Equifax to identify promising loan customers by better understanding:

- Which consumers are likely to need new credit lines?
- Which households are likely to be able to meet loan commitments?
- What is this borrower's likely total income, beyond salary?
- Is this borrower likely to become a liability in the near future?



Target optimal online audiences

4 Target the right online audiences for your acquisition and cross-sell campaigns

- **Onboard your target list:** Work with us to onboard your client records to digital so you can connect with target consumers via display, mobile, social and more.

- **Target optimal audiences online:** Use our Digital Targeting Segments to reach current clients and prospects that are a good fit for your deposit and lending products and services. Segments are based on our measured asset and credit data and can help you reach audiences that likely have the financial profile, investment and credit behaviors, and propensities for your products and services.

Check out these targeting segments:

- Gather Deposits:
 - WealthComplete Deposits
 - Retail banking propensity segments
- Segment by Financial Capacity to invest or borrow:
 - Ability to Pay Index™
 - Income360®
- Cross-sell Lending:
 - Auto
 - Credit card
 - Mortgage
 - Student loan
 - Ability to pay

Are you running promotions such as: Get \$200 cash when you open a checking account with at least \$20,000?

If so, our deposit targeting segments can help you reach the right audience that will likely qualify for the promotion.

Get started:

Leverage your existing relationship with Equifax

If your firm is already leveraging our asset-based marketing solutions, then it is even easier to extend our solutions for deposit gathering, lending services, and digital marketing. Just contact your sales rep to get started. Or, learn more about the [IXI Network](#) and the benefits of working with Equifax.

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