

A man and a woman are smiling and looking at a tablet together in a bright, modern office. The woman is pointing at the screen. The background shows office shelves and a bright, airy environment.

EQUIFAX®

Fueling
your clients'
growth

What differentiated data can do for you

Your clients face new challenges to acquire **high-quality customers** and **grow relationships**

Today's unstable, unknown economic reality has only increased **pressure on marketers** to:



Bring in new customers, while consumers may be cutting back



Deliver effective results while leadership wants to scrutinize or cut budgets



Find new audiences who have money to spend



Continuously refresh targeting and campaign strategies

Your **acumen and resources** are even MORE important to your clients. **Results will elevate you above your competition.**



Turbulence in the economy makes finding the **right prospects** even harder

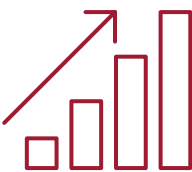
Some consumers are more resilient over time.

How can you help your clients find these attractive prospects?

Laser focus is needed to achieve the best combination of customer growth and efficient marketing ROI.



Avoid consumers who are **financially overextended** and offer lower long-term opportunity



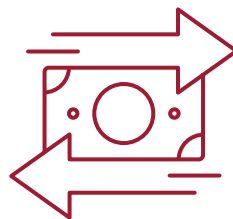
Target consumers likely to have **growing income** and who can **spend more** in the future



Identify consumers likely to be able to **weather economic downturns**



How much will a significant event **impact a consumer's wallet** (e.g., job loss, home purchase)?

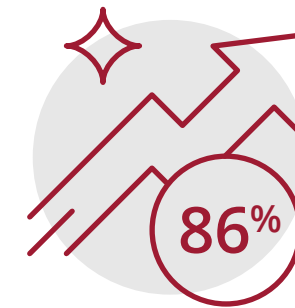


Engage with consumers who are more likely to meet **longer term financial commitments**



This is where Equifax can help.

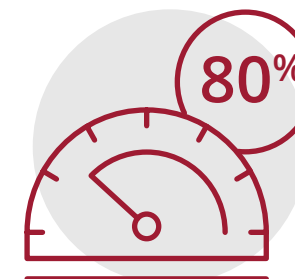
Engage with the right consumers using financial capacity-based targeting.



Find prospects with
UP TO 86%
higher spending capacity



Increase campaign conversions by
20% OR MORE



Reduce campaign spend by
UP TO 80%

FOUR WAYS

you can help your clients:

1 Offer unique audiences based on a new view of the consumer wallet

2 Identify and reach young affluent audiences

3 Engage with in-market consumers with propensity to buy

4 Provide robust B2B audiences

Multiple studies show that top-performing companies who continue to invest in marketing during downturns can grow more than

17%*

1 Offer digital targeting with **financial insights** baked in

Provide a new view of the consumer wallet to your clients.

By using digital targeting segments created from insights into the consumer wallet, your clients can better reach attractive households that are the most likely to have the **right financial profile to spend, invest, or pay for obligations.**



Social



Display



Targeted radio



Addressable TV



**Custom audiences
and onboarding**



Email

Your clients can target consumers with the right financial profile for their products and services — **across omni-channel campaigns.**



Financial and economic insights can power your clients' growth

Financial capacity is a leading driver of consumers' ability to spend, save or invest.



Affluence



Estimated total household income



Discretionary spending



Likely credit needs and usage



Financial durability



Economic-based household segmentation

Digital Targeting Segments from Equifax are the only audiences built from directly-measured, anonymized financial capacity data, proprietary Equifax assets and high-quality partner resources to help your clients meet their revenue and growth goals.

Over 800 Digital Targeting Segments fueled by consumer financial and economic capacity measures **reach top online audiences.**

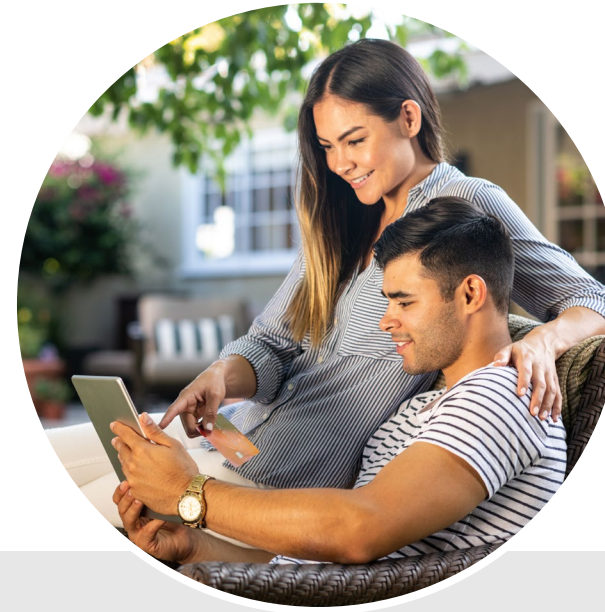
1 Powerful audience selection options

Capacity-based segments

Target consumers that likely have the funds to buy:



Affluence, income, spending, financial durability, and more



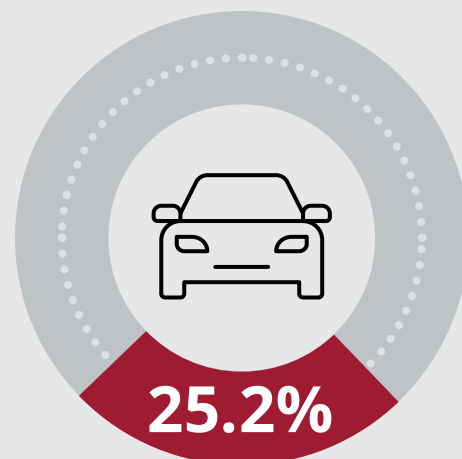
Industry and propensity-based segments

Target consumers that are likely buyers of offered products:



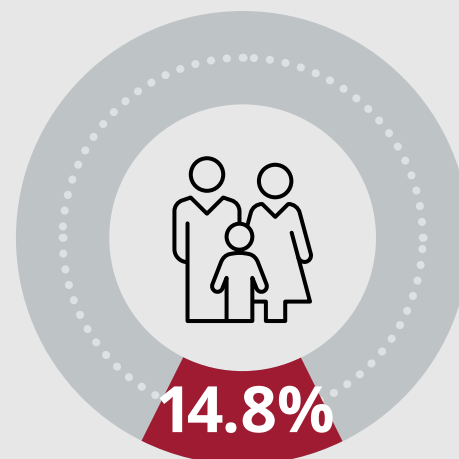
Insurance, Auto, Retail / Shopping, Telco, Travel / Entertainment, Restaurant, and more

Driving in style



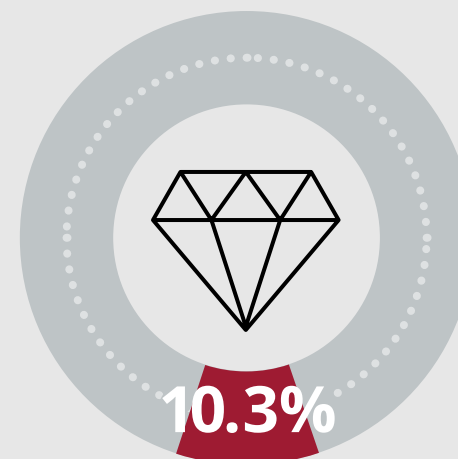
of households are
Luxury vehicle owners

Focus on kids



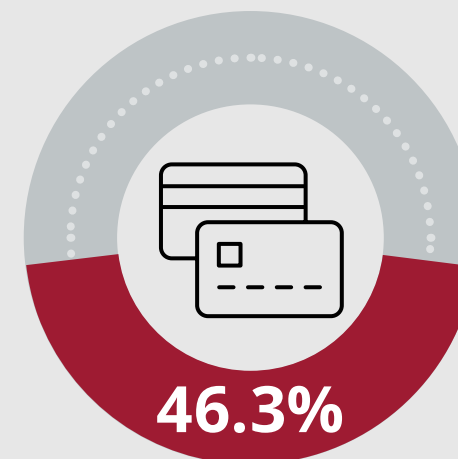
of households
Shop for children

High spenders



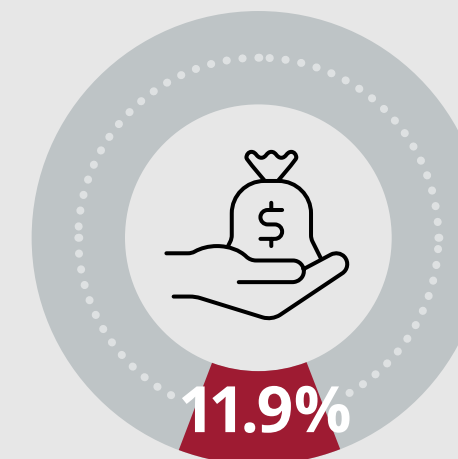
of households have
**Spending power
\$100 - \$200K**

Attractive for credit cards



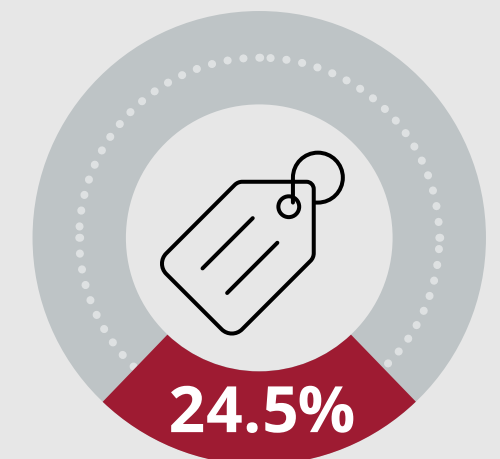
of households are
reliable card payers

High income households



of households have
income \$150 - \$250K

Buyers of the best



of households are
High end shoppers

Energize your clients' campaigns by **reaching motivated consumers**

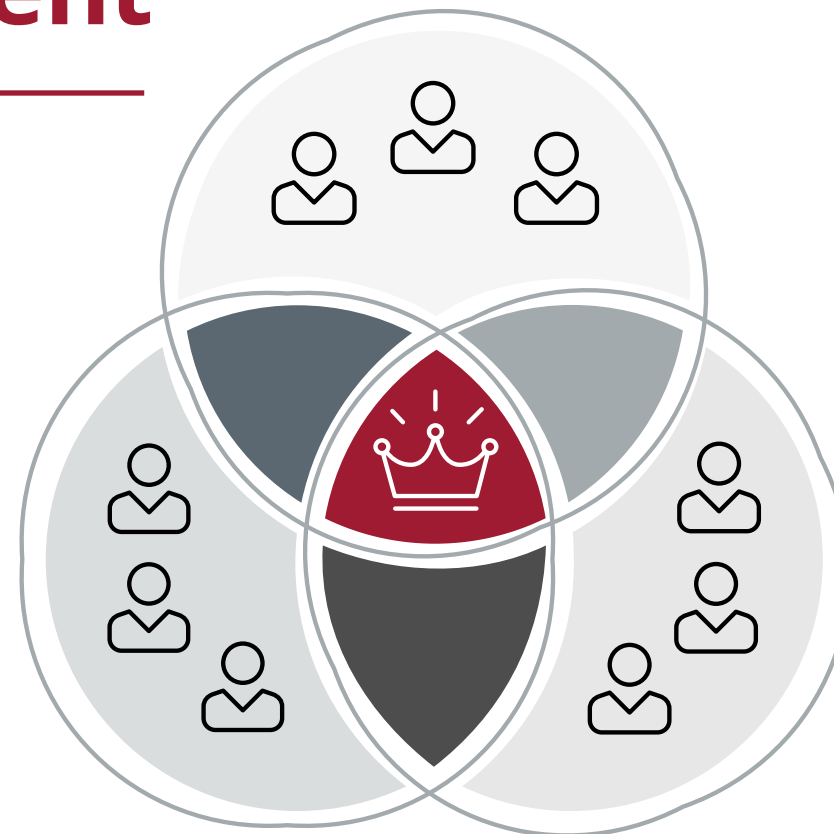
2 Focus on affluent audiences

Identify tomorrow's best customers, today.



The Young Affluent

Go beyond standard income-based targeting and better engage with this **new key demographic**.



2

The power of **Young Affluent** audiences

Just **11%** of households are considered affluent. **They control 73% of the nation's wealth.***

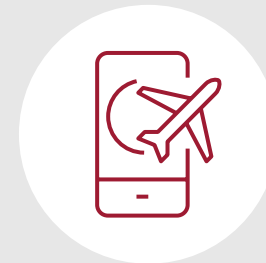


BUT...

Around **5%** of young households control more than **60%** of the generation's wealth. **These are the Young Affluent.***

Young Affluent consumers have **16x higher assets, 2.5x higher income, and 3x higher spending power** as young non-affluent consumers. Prioritize and educate this valuable audience to incent product usage and build long-term relationships.*

Young millennials are more likely than older generations to spend on:



Travel and food experiences



Casual attire



Health and wellness



Cryptocurrencies

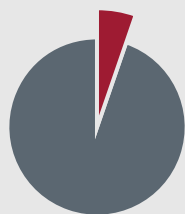
2 Deliver programs to attractive young audiences

With unique segments based on financial capacity, your clients can reach new, high-quality audiences to better meet their growth and ROI goals.

Use our specific **Millennial targeting segments** or work with Equifax to create **custom audiences** using our proprietary data.



Reach preferred consumers



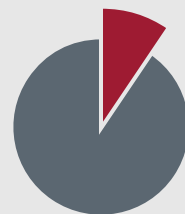
5.3%

of households are likely to be millennials that are **on the road to wealth**



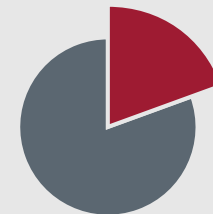
13.9%

of households are likely to be millennials with **income > \$100,000**



9.5%

of households are likely to be millennials that are **likely to respond to a credit card offer**



19.7%

of households are likely to have millennial **investors**

Better support your clients with digital targeting **tailored to their campaign requirements.**

3

Reach **optimal** audiences at the right time

**Target consumers that are in-market
or have a higher propensity to respond.**



If your clients are facing budget scrutiny or resource constraints, help them reach consumers who are more likely to respond — and boost campaign ROI.

Equifax segments can **target consumers based on in-market or propensity** characteristics — to better reach motivated audiences in a timely manner.



Marketing budget gains are being
devoured by inflation, martech costs,
and growing pressure to prove ROI.

Better campaign
precision can mean
better results and **ROI**
from tight budgets.

3 Bring **power and precision** to your clients' marketing campaigns

Effective audiences help your clients do more with less.

Boost campaign efficiency. Reach consumers when they're in-market. Deliver offers when they are most likely to say yes. Reach audiences with a propensity for products or services.



Improve response

Find consumers with a propensity to open credit or purchase products.

Increase the average opening balance of new deposit accounts by over 300%.*



Capture in-market consumers

Know when consumers are shopping for financial services or goods.

Combining spending power and in-market for auto indicators decreased cost per digital interaction by 40% and drove thousands more consumers to their website.*

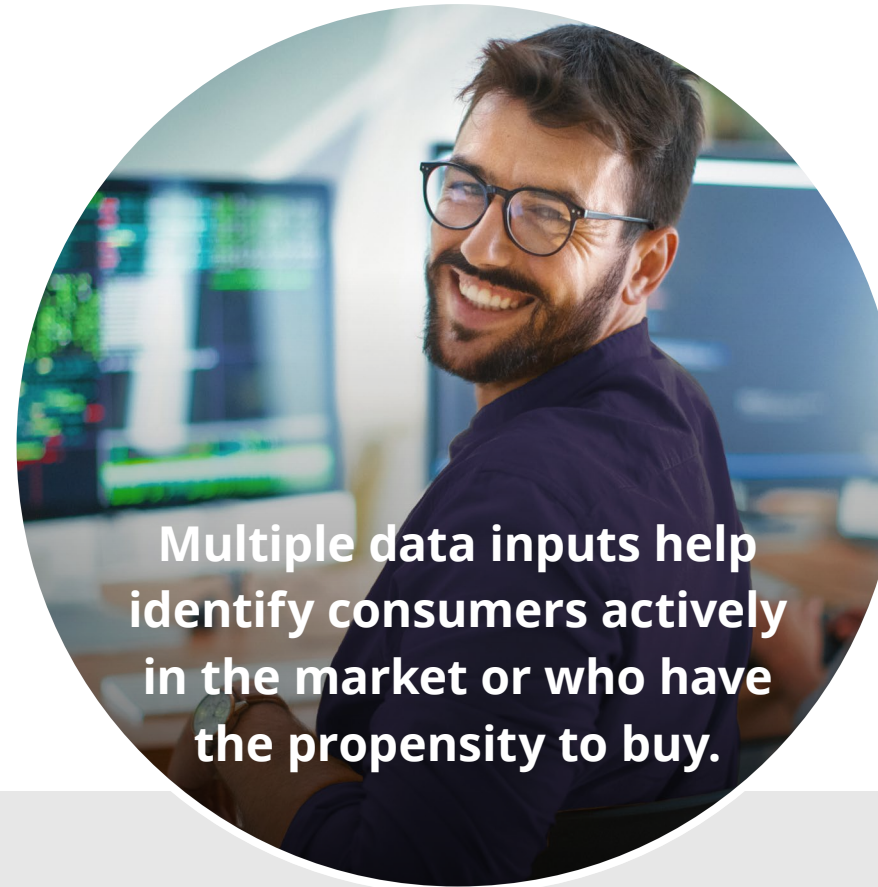
Make digital campaign selections “smarter” with a laser focus on consumers likely to have both propensity **AND** the economic attributes to drive conversion.

3

Drive **campaign ROI** with the right audiences

Focus prospecting on consumers that have:

- In-market behavior
- Propensity to buy
- Demonstrated active intent
- Past buying behavior



Audiences looking for:

- New autos or loans
- Mortgages or refinance opportunities
- Luxury travel or shopping
- Life, home or auto insurance
- Investment products or brokerages

Sample segments



Auto loan — very likely in market with good credit



Households with propensity for international travel



Affluent consumers who buy jewelry



Active auto shoppers with intent — by make and model



Millennials — high propensity for credit card approval



In-market home insurance shopper with high income

4

Deliver **robust audiences** for your B2B clients

Uncover opportunity in small businesses.



Market to businesses with desired attributes to:

- Reach prospects that are similar to the “best customer” profile
- Boost digital acquisition, cross-sell, and customer engagement
- Increase response rates and reduce marketing costs

Aggregated to ZIP+4 level to help ensure business data anonymity.



**Company
Industry**



**Company
age**



**No. of employees
Job role
Job function
Decision makers**



**Annual sales
Credit risk
Financial risk
Assets**



4

Engage with businesses **nationwide**

Our North American commercial database is large and growing.



46M+

Active and
marketable businesses



67M+

Business records



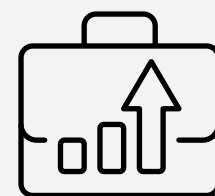
96+%

Active small
businesses



194M+

Tradelines



400K+

New businesses
added monthly



\$6.5T+

Total originations

Help your
clients **reach new
business audiences**,
including by
corporate sales,
credit risk,
and assets.*

Why Equifax?

**Offer your clients the RIGHT
consumers for their campaigns.**

- Unique data on the consumer wallet
- Targeting based on financial capacity, in-market behavior and propensities
- Broad reach and custom audiences



The **Wallet** of America

A comprehensive picture of the nation's financial position.

Our unique insight into the consumer wallet is what distinguishes us from any other targeting options available today.

Based on a foundation of over \$30 trillion in aggregated, anonymous U.S. consumer assets — about 45% of all investable assets — and credit data for 220+ million U.S. consumers, our financial insights are the basis for powerful audience development and targeting segments.

Digital Targeting Segments from Equifax help your clients engage with the **right consumers for their offers.**



Equifax knows the consumer wallet better than anyone. **Period.**

Income



Financial inflows

Affluence



Ranks households by likely spending capacity relative to current debt obligations

Spending power



Discretionary funds available to spend, save, or invest — after fixed expenses of life

Credit capacity



Aggregated credit needs and behaviors (e.g., credit, utilization, delinquencies)

Financial durability



Ability to keep spending, even when under financial stress

And with foundational data on consumer identity, purchase propensity, and behavior — **we know consumers, too.**

Help your clients **succeed and stand out** from the competition

“Equifax is unique in its ability to create premium audience segments derived from aggregated and anonymous financial and economic data. Advertisers know a lot about their target audience, and these premium data products — which help segment audiences based on estimated financial behaviors and purchasing power — can help maximize advertising ROI.”

ALI BOHRA, DIRECTOR OF PRODUCT MARKETING, ADOBE



Deliver **successful** outcomes



Optimize results by combining segments:

An auto company **combined spending power and in-market for auto indicators** to decrease cost per digital interaction by **40%** and drive thousands more consumers to its website.



Reallocate funds: One company used financial segments to reallocate **78%** of impressions and reach only qualified audiences.



Target more-qualified online prospects:

One company used income-based and other segments to narrow its online target audience by over **53%** and achieve a **62%** decrease in Cost per Acquisition (CPA).



Drive acquisition by onboarding custom audiences:

A brokerage onboarded offline custom segments fueled by financial capacity, income, and aggregated credit data for use in an addressable TV campaign resulting in **30% lift** in new accounts opened and over **500% lift** in new account assets.



If you're ready to offer your clients unique data to power their campaign success, we're here to help.

Access the unique audiences you need to stand out.

Data-driven marketing products from Equifax can help you identify and engage with top-performing audiences for your clients to achieve campaign success.

Contact us today to start offering differentiated data to your clients.

partners@equifax.com

Learn more:

[Data-driven marketing](#)

EQUIFAX

The statistics provided herein are for informational purposes and are not to be used for any other purpose. Results of case studies may vary based on actual data and situation.

Copyright © 2025, Equifax Inc., Atlanta Georgia. All rights reserved. Equifax is a registered trademark of Equifax Inc. IXI is a trademark of Equifax Inc. 25-21945800

