

Income360 Digital

KEY BENEFITS

Differentiate online consumers by estimated total income, including income from assets

Eliminate wasted ad spend by serving more ads to consumers that are likely to have the capacity to buy

Built using factors derived from our proprietary wealth data

A More Complete Income Measure for Online Marketers

There are three problems with traditional income data available for online targeting. First, the data is likely derived from self-reported survey data or averaged over a large set of households, leading to a reduction in the effectiveness of the data for targeting. Second, the data provides no ability to distinguish consumers earning in excess of \$125,000, making it impossible to effectively target users with higher levels of income. Third, assigning income to a given user may involve an exchange of personally identifiable information.

Unlike other digital income measures, Income360® Digital enables online marketers to target prospects and customers with a powerful estimate of total household income including high income users, while maintaining user privacy.

Accuracy: Unlike other available income measures, only Income360 Digital is built on our proprietary foundation of directly measured economic data that allows us to estimate income generated from investments. Including both income from wages and income generated from investments provides a more robust estimate than other income measures.

Granularity: We offer unmatched granularity in our income estimates, including 11 income tiers, while providing more targeting power for both high and low income tiers. These groups are small enough to allow for precise targeting while being large enough to be useful in a tactical execution. Income360 Digital offers significant differentiation at the upper income levels, with three segments covering the population with greater than \$125,000 in total annual income.

Privacy: Built at an aggregated ZIP+4 level, Income360 Digital neither incorporates or reveals any personally identifiable information, further optimizing it for online applications.



EQUIFAX®



Income360 Digital Targeting Segment Income Tiers

| INCOME360 DIGITAL | | |
|-------------------|-------------|-------------|
| Tier | Lower Bound | Upper Bound |
| 1 | \$250,000 | and above |
| 2 | \$150,000 | \$249,999 |
| 3 | \$125,000 | \$149,999 |
| 4 | \$100,000 | \$124,999 |
| 5 | \$75,000 | \$99,999 |
| 6 | \$60,000 | \$74,999 |
| 7 | \$50,000 | \$59,999 |
| 8 | \$40,000 | \$49,999 |
| 9 | \$30,000 | \$39,999 |
| 10 | \$20,000 | \$29,999 |
| 11 | Under | \$20,000 |

Applying Income360 Digital to Your Business

Use of Income360 Digital can dramatically improve your targeting efforts to:

- Improve prospect ad and email click-through and conversions rates on CPA campaigns
- Reduce branding ad campaign eCPM rates
- Create landing page optimization programs based on anonymous users' income levels
- Improve targeting and management of CRM and loyalty efforts

CONTACT US

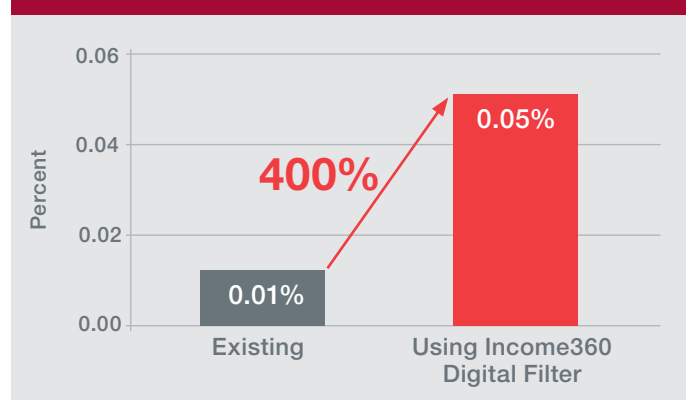
For more information:
800-210-4323
equifax.com/DDM

Income360 Digital Success Story

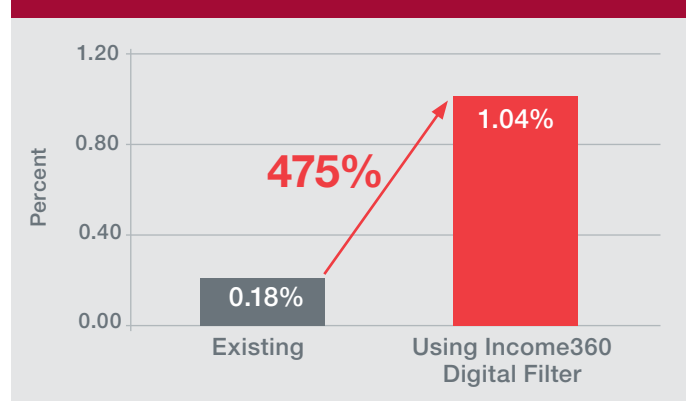
Below is an example of how Income360 Digital can help in online marketing:

| | |
|------------------|--|
| Challenge | A wireless phone company was looking for a better way to reach its low-income market online, attract new customers and improve its response and conversion rates. |
| Results | By focusing on users with Income360 Digital values below \$49,999, the online advertising campaign delivered a 400% improvement in click-through rate and a 475% improvement in conversion rate. |

CLICK-THROUGH RATE



CONVERSION RATE



Our Commitment to Privacy

Protecting consumer privacy online is one of our core values. Income360 Digital segments, like all our digital segmentation products, are estimates of likely household characteristics built using anonymous, aggregated, neighborhood level data. Our digital targeting segments do not incorporate or reveal any personally identifiable information. Nor are these segments built using any data gathered about individuals' online behavior.