



EQUIFAX

Marketing Solutions for Automotive

Advance Auto Marketing Through Data-driven Insights

Today's auto shoppers spend the vast majority of their time online, researching brands, comparing models, and vetting financing alternatives long before they set foot on a lot. This shift has moved the relationship away from traditional in-person negotiations toward a digital-first dialogue powered by online forms, text, and chat.

In order to efficiently fill the lead funnel and better service today's auto shopper, auto marketers need improved insights to identify consumers that are likely to have both the propensity for the brand and the financial capacity to purchase or lease. At the same time, auto marketing teams can personalize the digital journey and deploy multi-channel campaigns that focus resources on the highest-value prospects.

Connect With Optimal Consumers

Our marketing solutions help auto teams gain insight on households' estimated financial capacity and power cross-channel marketing. With our solutions, OEMs, auto marketers, agencies, dealers, service providers, and lenders can:

- **Fill the lead funnel with high potential consumers:** Better target consumers who possess both the predicted financial ability and a high propensity for your vehicle
- **Improve performance of predictive models and enhance CRM systems:** Rank leads and help segment your existing customer database to identify households that are likely to have the financial capacity to buy and highest potential for discretionary funds
- **Reach your optimal consumers through multiple channels:** Integrate financial and propensity measures to target your most qualified prospects across every channel, including direct mail, email, online, mobile, and addressable TV
- **Advance your digital targeting:** Target auto buyers online more effectively by using estimated automotive propensities, financial capacity, and credit measures
- **Improve segmentation for auto lending efforts:** Focus invitation to apply (ITA) marketing efforts on households likely to have desired financial characteristics

Key benefits

Help fill the lead funnel by targeting consumers likely to have the financial ability and propensity to buy a vehicle

Enhance CRM systems and predictive models to develop optimal shopper profiles for use in direct mail, email, online, mobile, and addressable TV

Inform your digital targeting to reach consumers likely to have the automotive propensities you seek and the capacity to buy

Solutions are developed for marketing activities that do not require a firm offer of credit

The Foundation of Our Marketing Solutions

Our marketing solutions are modeled from multiple sources, including our proprietary database of anonymous, direct-measured™ consumer investable assets provided to us from our network of leading financial institutions. This comprehensive foundation of measured wealth is unparalleled in coverage.

We combine this foundation, comprising approximately 45% of all U.S. invested assets, with additional proprietary financial measures of estimated income, spending, aggregated credit, demographics and more to enable our clients to gain a more comprehensive picture of the likely household wallet.

We apply these insights in our scoring and segmentation tools, digital measurement and targeting options, and real-time online applications to help our clients gain insight on their customers and grow their businesses. These solutions can be used for marketing activities that do not require a firm offer of credit.

Marketing Product Suite for Auto

Our marketing solutions enable enhanced conquest, segmentation, marketing, digital targeting, and invitation to apply efforts. These measures and tools complement our prescreen, account management, and other solutions for auto.



Gain a more comprehensive picture of the likely household wallet to advance auto marketing strategies.

Application	Best Used By	Implementation
Conquest and Lead Funnel	OEMs and Agencies Dealer Groups Dealers Service Providers	<ul style="list-style-type: none"> • Market to consumers who show a high propensity to purchase and have the estimated financial capacity for specific models • Prioritize leads coming in through online forms, emails, and other sources based on shoppers' likely financial capacity
Segmentation and Targeting	OEMs and Agencies Dealer Groups Dealers Service Providers	<ul style="list-style-type: none"> • Enhance predictive models and CRM databases with estimated consumer financial capacity measures (total household income, spending, likely to be interested in auto financing) and other characteristics (demographics, attitudes, behaviors) • Target consumers likely to have rising household income and spending levels to inform marketing and sales tactics • Apply optimal audience profiles across direct mail, email, online, mobile, and addressable TV
Digital Targeting	OEMs and Agencies Service Providers Lenders	<ul style="list-style-type: none"> • Serve differentiated ads and reach more visitors likely to have the desired financial profile and propensities for the brand/model • Incorporate digital segments including intent to purchase across make, model, and type, as well as intent for new auto loan or lease to reach the right audiences for your campaigns
Invitation to Apply (ITA) Marketing	Lenders	<ul style="list-style-type: none"> • Deliver relevant invitation to apply (ITA) marketing messages by identifying households that are likely to take on new credit and have the financial ability to purchase your vehicles

Fuel Your Strategy With Advanced Financial Insights

Income360 Complete

Income360® provides a continuous household-based dollar estimate of income uncapped up to \$2.0M based on income from wages, investments, businesses, and retirement funds. It provides auto marketers with a more current estimate of total household income, useful to help promote the appropriate model to the appropriate shopper.

Affluence Index

Affluence Index™ is a continuous household-based score of 1 to 1000 that ranks households by their likely capacity to spend, save, or invest. It enables auto marketers to differentiate between households that look the same in terms of income and demographics, but likely have considerably different estimated capacity to spend.

Spending Power

With Spending Power™, marketers can better understand how much money consumers have available to spend, save, or invest after their fixed expenses. It enables auto marketers to segment auto shoppers with a continuous, modeled dollar amount, up to \$1.2 million, of what a household likely has available to spend on discretionary items.

Spending Insights

Spending Insights leverages anonymous, aggregated transaction data to offer a comprehensive view of spending activity across multiple popular consumer categories. It offers both a non-FCRA offline index score of 1 to 100 as well as digital targeting segments to help marketers reach consumers who are high spenders overall or in a particular category.

Financial Durability Measures

An index or dollar value that provides 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.

Auto In Market (AIM) Propensity Score

Identify households that are likely to be in-market for purchasing or leasing a vehicle in the next 90 days, built from proprietary Equifax data for inputs and validation.

CreditStyles Pro

CreditStyles® Pro presents aggregated credit measures that enable auto marketers and lenders to differentiate households and neighborhoods based on their likely credit availability, needs, and usage. It includes detailed Credit Variables, Risk Indicators, Intent Indicators, Aggregated VantageScore® measures, and Aggregated FICO® Scores to help auto marketers identify consumers that are likely to be interested in and a good fit for auto financing.

Economic Cohorts

Economic Cohorts® is a household-level segmentation product that clusters consumer groups based on estimated income, spending, and aggregated credit, as well as demographics, lifestyles, attitudes, and behaviors. Auto marketers can use Economic Cohorts to help the right message reach the right household and choose the best marketing channels and brand/model messaging that will resonate with that household.



Our marketing solutions enable enhanced conquest, segmentation, marketing, digital targeting, and invitation to apply efforts.

Digital Solutions to Enhance Integrated, Cross-channel Marketing:

- **Power online ads:** Digital teams and agencies can utilize auto specific **digital targeting options** to power their online, mobile, and addressable TV ad campaigns and reach more consumers that are likely to have desired financial and auto propensity characteristics for their brands and models.
- **Apply customer lists online:** Email addresses and phone numbers can be appended to offline customer and prospect lists to expand communications. In addition, marketers can work with our digital team to “onboard” their customer lists to an online format so they can better reach and message to their customers on their website and via online ads.

Empower Your Conquest, Marketing, and Digital Teams With Advanced Insights About Auto Shoppers

Contact us now to find out how our solutions can provide your organization with powerful new insights into the likely financial capacity and buying propensities of auto shoppers, enhance your models, inform your digital strategy, and enhance your communications.



Find hidden auto shoppers and reach them through multiple channels.

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