

# Marketing Solutions for Retail

## KEY BENEFITS

**Reach high potential consumers** that are more likely to have the desired financial capacity to purchase your merchandise and the propensity for your brand, products, and services

**Enhance segmentation efforts, CRM systems, and predictive models** to better optimize shopper profiles using estimated consumer income and buying capacity as a key element

**Link customer records and execute omni-channel marketing efforts** including direct mail, email, online, mobile, and addressable TV using insight on estimated consumer financial attributes

**Inform communications and advertising strategies** for loyalty programs, new store openings, and special offers

**Solutions developed for marketing activities** that do not include a firm offer of credit

## New Financial Insights to Help Enhance Retail Customer Marketing and Communications

Attracting high value customers and developing effective marketing programs to help drive business and maintain loyalty are ongoing challenges for retail marketers. Marketers need to be able to find more customers like their most loyal and to more efficiently market to them across multiple channels in a manner that takes into account consumers' shopping interests and estimated ability to spend on various products and services.

To address these challenges, retailers need deeper insights about their customers. However, retailers are often hindered by customer databases which contain little insight on consumers' financial ability to spend, and that make it difficult to effectively segment and communicate with various target groups. In addition, retailers need new tools to better understand the financial and behavioral profile of consumers in markets where new locations are opening in order to help develop appropriate marketing promotions, as well as be able to better assess underperforming stores.

## Attract More of Your Ideal Customers

Integrated marketing solutions from Equifax help retail marketing teams better identify and communicate with valuable customers that are likely to have the financial and behavioral characteristics that match a retailer's brand, products, and services.

With our solutions, retail marketers can better:

- Identify and market to valuable consumers who are more likely to have the estimated financial ability and the propensity to purchase your offerings
- Enhance customer databases and models to help boost segmentation and inform target audience selection
- Understand the likely value of each customer and use that knowledge to help upsell products, develop relationships, and inform marketing efforts for promotions, loyalty programs, and house cards
- Link customer records and help get the right message to the right household via direct mail, email, digital ad targeting, mobile, addressable TV, and other channels
- Understand website traffic and personalize the consumer's journey on your website to better show them appropriate products and services based on their estimated financial characteristics
- Analyze the profile of local consumers in a geographic market for new store openings



**EQUIFAX®**



Retail marketers can gain a more comprehensive picture of the likely household wallet.

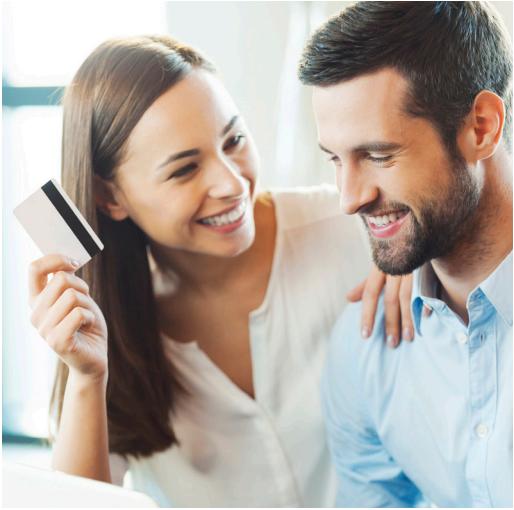
### The Foundation of Our Marketing Solutions

Through our Data-driven Marketing capabilities and unique insights into household economics, Equifax enables brands to convert marketing precision into customer value. Fueled by our superior data, technology, and analytical expertise, our integrated marketing solutions enable targeted, meaningful interactions across the customer lifecycle — helping drive acquisitions, increase engagement and loyalty, and improve marketing ROI. For marketers, we bring confidence and empowerment to help add value to the business. For consumers, our goal is to support deeper more fulfilling relationships with brands, through more personalized and relevant experiences.

We help clients enhance, synthesize, and activate customer data, turn complex insights into an understanding of customer needs, customize the customer experience with the right messages in the right channels, and meaningfully measure performance to optimize marketing spend and customer value.

### Applications of Our Solutions for Retail Marketers and Digital Teams

Application	Implementation
Marketing, CRM, Segmentation, and Targeting	<ul style="list-style-type: none"><li>■ <b>Aggregate and link</b> internal and third party data to create a unified view of customers</li><li>■ <b>Better differentiate consumers and markets</b> by estimated financial capacity (total income, spending, likely use of credit) and other characteristics (demographics, attitudes, behaviors)</li><li>■ <b>Develop better shopper profiles</b> that incorporate spending capacity to better target prospective and current consumers for promotions, loyalty programs, and house cards</li><li>■ <b>Enhance CRM databases and predictive models</b> with estimated consumer financial and behavioral insights</li><li>■ <b>Help inform cross-sell/upsell efforts, create versioned messages, and promote the right product</b> based on likely buying ability and preferences</li><li>■ <b>Inform media planning</b> and advertising with market-level financial capacity insights</li></ul>
Omni-Channel/Digital Marketing and Website Optimization	<ul style="list-style-type: none"><li>■ <b>Serve differentiated online ads</b> and reach more web visitors likely to have the desired financial profile and propensities for promotions</li><li>■ <b>Better leverage your offline direct mail list online</b> to boost conversion rates and send a more consistent message via direct mail, email, online ads, mobile, and addressable TV</li><li>■ <b>Enhance analysis of website visitors</b> based on estimated financial capacity and other characteristics</li><li>■ <b>Help tailor the path consumers follow on your website</b> based on estimated financial capacity and propensity for your products and services</li><li>■ Better identify brands/promotions that are <b>attracting the most attention</b> on your site</li><li>■ <b>Enable more effective A/B testing</b> to help enhance website flow and design</li></ul>
Location and Market Analysis	<ul style="list-style-type: none"><li>■ <b>Evaluate the likely financial profile of consumers</b> in trade areas surrounding new locations</li><li>■ <b>Help estimate expected growth by market to assist with site planning</b> and better manage marketing and business development efforts with information on estimated consumer financial potential</li><li>■ <b>Better evaluate size and share of estimated trade area spending and potential store cannibalization</b> for multiple levels of geography, including customized trade areas, census block group, census tract, ZIP code, county, DMA, and state</li><li>■ <b>Gain more insight to help enhance sales forecasting and assess underperforming stores</b></li></ul>



Our solutions enable enhanced targeting, segmentation, and communications through multiple marketing channels.

### Marketing Product Suite for Retail

Our marketing solutions provide insight into households' estimated financial capacity, demographics and behaviors, helping to enable enhanced marketing for retailers. Our digital services help retail marketers better understand website traffic and empower ad campaigns.

#### Household-level, estimated financial insights to help enhance marketing and sales efforts:

##### 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 well as demographics, housing and urbanicity characteristics. Additional psychographics such as attitude and lifestyle attributes are included. 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.

##### Income360®

Income360® provides a continuous household-based dollar estimate of income uncapped up to \$2.0M based on both income from wages and income from assets. It helps provide marketers with a more current estimate of total household income, useful to help market the right products and services to the right customer.

##### Discretionary Spending Dollars™ (DS\$™)

Discretionary Spending Dollars™ (DS\$™) is a continuous household-based dollar value estimate of discretionary spending uncapped up to \$1.2M. DS\$ represents estimated disposable income minus non-discretionary expenses, such as housing, utilities, transportation, personal insurance, and pensions. It helps enable marketers to differentiate households by likely discretionary outflows to enhance targeting for marketing efforts.

##### Discretionary Spending Index™ (DSI®)

Discretionary Spending Index™ (DSI®) is a continuous household-based score of 1 to 1000 that ranks households by estimated spending capacity and spending behaviors. It helps enable retailers to gain insight on likely consumer spending capacity.

##### Ability to Pay Index™ (ATP Index™)

Ability to Pay Index™ provides unique insight into a household's estimated financial position by ranking households by their estimated economic capacity. ATP Index can help companies to more efficiently identify the right households for their marketing efforts, tailor promotions, and inform customer management.

##### CreditStyles® Pro

CreditStyles® Pro presents aggregated credit measures that helps enable marketers to segment households and neighborhoods based on their estimated credit availability, needs, and usage. It includes financial variables, Aggregated FICO® Scores, and other measures to inform segmentation and cross-sell.

Better find more high-value, loyal customers and reach them with the right message for your brand.

#### Digital Solutions to Enhance Integrated, Cross-Channel Marketing

Our digital capabilities allow advertisers to better communicate with existing customers, and differentiate and reach more consumers that are likely to have desired financial characteristics for retail promotions.

- **Target Online Ads:** Digital teams can use our **digital targeting options** to help power their online, mobile, and addressable TV ad campaigns.
- **Apply Customer Lists Online:** Marketers can work with our digital team to “onboard” their offline customer lists to an online format so they can better reach and address customers on their website and via online ads.
- **Analyze Online Traffic:** Advertisers and digital teams can leverage our **AudienceIntel™ software tool** to analyze the estimated financial profile of online visitors who are viewing a retailer’s online display ads or coming to its website. This tool also helps retailers evaluate which pages/products seem to attract the most attention.

#### Help Empower Your Marketing and Digital Teams with Advanced Insights About Today's Retail Consumer

Our insights and solutions can help retailers better target, acquire, manage, and retain their most loyal and viable customers and prospects. Contact us now to find out how our solutions can help provide your organization with powerful new insights into your customers, inform your online strategy, and enhance your communications.

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