



EQUIFAX[®]

Small Business Assets Digital

Exclusively for IXI Network members

Enhance your online targeting to small businesses with measured small business wealth

Financial services firms that are seeking to grow business from small companies can now leverage new insights to identify and target those small businesses that are most likely to have the financial resources and needs for their products and services.

Both traditional marketing and digital marketing efforts can be enhanced by these new tools, which leverage direct measurement of approximately \$3.3 trillion in small business assets:

- For direct mail and other offline campaigns, Small Business Assets™ enables financial services firms to better target small businesses based on the estimated amount of assets invested by the businesses.
- For online campaigns, Small Business Assets Digital offers invested asset categories that online marketers can use to differentiate and target those small businesses that are likely to have significant invested assets from those that do not.
- Both the offline and online versions of Small Business Assets are available exclusively to IXI™ member-firms.

Small business wealth: optimized for digital marketing

With estimates of the wealth of small business online visitors, financial services firms can tailor site and ad content for maximum relevance and impact. Using Small Business Assets Digital, firms can:

- Offer versioned ads and product offers to small business prospects and customers based on their likely invested asset levels
- Create landing page optimization programs based on likely small business user wealth
- Focus branding campaigns and loyalty efforts on small businesses with higher growth potential

Key benefits

Enhance digital marketing efforts to small businesses by measured invested assets

Serve more ads to those small businesses that are most likely to be the best candidates for your offers

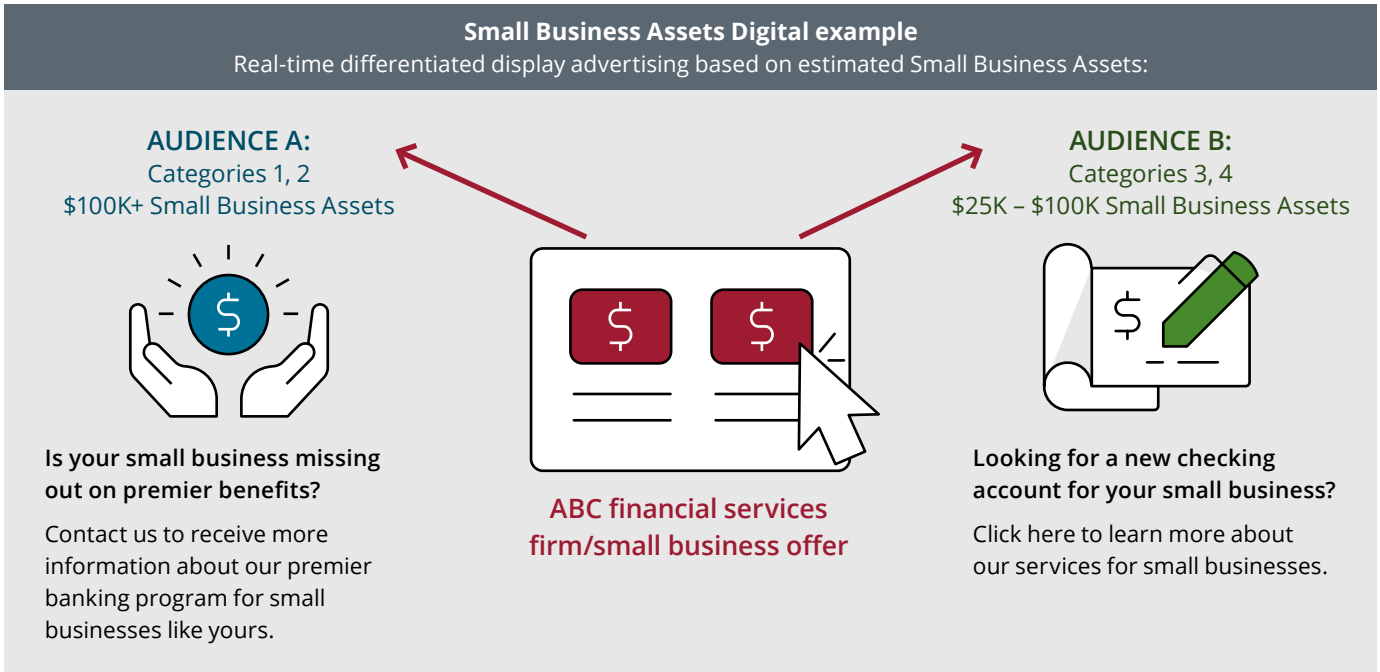
Improve online prospecting toward small businesses that are more likely to have the right financial characteristics for your products

Integrate channel marketing efforts by leveraging asset-based targeting both online and offline

Built using anonymous, measured data

For example, financial services firms can set decision criteria to offer ads to small business visitors based on their estimated assets:

Small Business Assets Digital shows	Sample versioned ad served
High Small Business Assets	Offer premium small business financial product
Low Small Business Assets	Generic branding message (or no ad served)



Note: For illustrative purposes only.

Online targeting based on a foundation of measured assets

Small Business Assets is based on our proprietary direct-measured™ financial assets database which collects approximately \$3.3 trillion in anonymous small business invested assets from over 95 of the nation’s leading financial institutions, lending an enhanced level of efficacy in identifying wealth. We aggregate this information across firms and breaks it down at the neighborhood level. Like all of our digital products, Small Business Assets Digital neither incorporates nor reveals any personally identifiable information.

Small Business Assets Digital delivers easy-to-apply, ZIP+4 level measures for all site visitors offering the right balance of accuracy, granularity and privacy for online applications. Available through our Web-based append service, the measures can be mapped and appended to site visitors in real time.

Optimized for use in the digital world, the continuous dollar value estimates of small business assets used in traditional Small Business Assets have been converted to ZIP+4-based categories.

Small Business Assets values	Small Business Assets Digital category
\$250,000 – \$20,000,000	1
\$100,000 – \$249,999	2
\$50,000 – \$99,999	3
\$25,000 – \$49,999	4
\$10,000 – \$24,999	5
< \$10,000	6

Our commitment to privacy

Protecting consumer privacy online is one of our core values. Small Business Assets Digital categories, like all of our digital products, are estimates of likely household and small business characteristics built using anonymous, aggregated, neighborhood level data. Our digital products do not incorporate or reveal any personally identifiable information. Nor are these segments built using any data gathered about individuals’ online behavior.

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Neither these materials nor any product described herein were developed or intended to be used for the extension of credit to any individual, nor may they be used for purposes of determining an individual's creditworthiness or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. § 1681 et seq.