



**EQUIFAX**

## Small Business Assets

Exclusively for IXI Network members

### **Do your small business marketing campaigns effectively differentiate organizations?**

Today, financial services firms that offer products and services to small businesses rely on a combination of list vendors and their own knowledge to identify and market to small businesses.

However, not all small businesses have the same needs and are the best candidates for your marketing efforts. While you may know the type of small business, a company's sales, and the number of employees it may have, it is difficult to effectively gauge the success of the business and if it has any money in the bank beyond what it may have invested with your firm.

In effect, existing resources that are used to tap small businesses generally leave you with little insight on which small organizations have the appropriate finances to be the right fit for your products and services. This can result in financial services firms wasting their marketing efforts on the wrong small businesses.

### **Small Business Assets offers new insights for small business marketing**

Small Business Assets™ enables financial services firms to gain insight on which small organizations to target based on measured assets invested by small businesses. It is available exclusively to firms that are part of the IXI™ Network.

We collect approximately \$3.3 trillion in anonymous, small business invested assets submitted from over 95 leading financial services firms that are part of the IXI™ Network. We aggregate this information across firms and then break it down geographically, enabling financial services firms to learn two key metrics:

- **Small Business Assets value:** The average invested assets per small business in a ZIP+4, up to a maximum of \$20 million per business
- **Location of Small Business Assets:** ZIP+4, by residential or nonresidential enabling firms to locate corporate office versus SOHOs (small office/home office)

### **Key benefits**

**Enhance small business campaigns by identifying and marketing to small businesses likely to have significant invested assets**

**Improve communications and offers to home-based small businesses**

**Leverage direct measurement of approximately \$3.3 trillion in small business assets**

**Developed for use in non-FCRA applications**

FIRM PROVIDES		EQUIFAX PROVIDES	
ZIP Code	ZIP+4	Average assets per small business	Residential ZIP+4
20001	1010	\$25,133	R
20001	1012	\$614,448	N
20001	1068	\$29,881	N
20001	1134	\$247,282	R

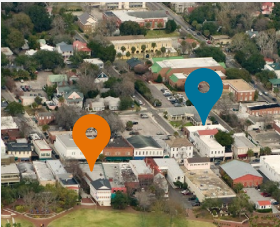
Data is for representative purposes only.

### Effectively distinguish and target small businesses by assets

Small Business Assets helps firms differentiate small businesses that are likely to have significant invested assets from those that do not. With an understanding of the average assets invested by small businesses in a ZIP+4, financial services firms can:

- **Enhance small business marketing campaigns:** Better identify which small businesses are the best candidates for cross-sell/upsell offers and which are most appropriate for premium versus standard offers
- **Improve prospecting:** Reach potential customers with significant small business assets
- **Enhance model performance:** Enhance models that are designed to better target small businesses with a measure of invested assets

**Differentiate small businesses for varying treatment**




- 📍 **ZIP 20001-1012 — Average assets per small business: \$614K**  
**Good opportunity for premium upsell:**  
 Has high small business assets
- 📍 **ZIP 20001-1068 — Average assets per small business: \$30K**  
**Appropriate for standard offer:**  
 Has moderate small business assets


### Better communicate with home-based small businesses

With Small Business Assets' residential versus non-residential indicator, financial services firms can better identify and market to SOHO's (small office/home office) businesses.

Because home-based small businesses have unique needs, financial services firms can ensure they are offering the right product and service for these organizations.

**Better identify and communicate with home-based businesses**





- 📍 **ZIP 20001-1138 — Average assets per Small business: \$112K**  
**Residential: No**  
**Possible opportunity for cross-sell of business services:**  
 Corporate facility with moderate assets
- 📍 **ZIP 20001-1134 — Average assets per small business: \$247K**  
**Residential: Yes**  
**Likely interested in products and services for home office:**  
 Residential location with significant assets

### **Foundation of direct-measured™ small business assets**

Our direct measurement of anonymous consumer assets has enabled our clients to gain consumer financial insights and enhance their consumer marketing strategies. The data that our Network members submit to us also includes assets invested by small businesses, which we are now offering back to our clients as a usable solution to enable firms to improve their marketing efforts to the millions of small businesses scattered across the country.

#### **The development of Small Business Assets relies on the best sources:**

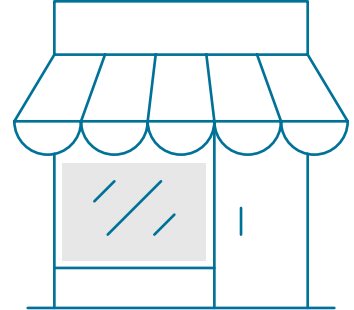
- Direct measurement of ~\$3.3 trillion in anonymous small business assets gathered from IXI Network members
- Business list from Equifax to identify the number of small businesses in a ZIP+4

#### **We associate Small Business Assets with ZIP+4 Codes across the country:**

- Approximately 10.7 million residential ZIP+4's contain about 33% of Small Business Assets
- Approximately 5.1 million non-residential ZIP+4's contain about 67% of Small Business Assets

### **Boost your marketing efforts with Small Business Assets**

Small Business Assets can be appended real-time or batch via our append service based on the ZIP+4's within the desired geographies. It can be used alone, or in combination with your existing small business targeting strategies and models.



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