



EQUIFAX[®]

WealthComplete Premier Digital

Exclusively for IXI Network Members

Enhance your online targeting with estimates of consumer wealth

Financial services firms can now improve their digital marketing efforts by leveraging our leading asset estimate product online. Based on WealthComplete[®] Premier, our unparalleled measure to enhance offline targeting, **WealthComplete Premier Digital** enables online marketers at financial institutions to target online visitors based on an estimate of consumers' household-level total asset wealth and total deposit wealth. The upgraded WealthComplete Premier Digital model is a new version of the existing WealthComplete Digital product. As a non-FCRA product, WealthComplete Premier Digital is used in marketing efforts to help profile consumers and find opportunities for acquisition, cross-sell and retention programs across the enterprise.

Consumer wealth: Optimized for digital marketing

With estimates of visitors' wealth, financial services firms can tailor site and ad content for maximum relevance and impact. Using WealthComplete Premier Digital, firms can:

- Offer versioned ads and product offers to prospects and customers based on their likely asset or deposit investment potential
- Create landing page optimization programs based on likely user wealth
- Focus branding campaigns and loyalty efforts on consumers with high growth potential

Key benefits

Target and communicate to consumers online more effectively by using household-level asset and deposit estimates

Eliminate wasted ad spend by ensuring more ads are served to consumers that likely have the asset and deposit levels you seek

The new online model excludes protected class variables and is ideal for enterprise-wide marketing applications

WealthComplete Premier Digital enables online marketers at financial institutions to target online visitors based on an estimate of consumers' household-level total asset wealth and total deposit wealth.

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

| WealthComplete Premier Digital shows | Sample versioned ad served |
|--------------------------------------|--|
| High total invested assets | The stock market is on the rise — it's time to reevaluate your portfolio |
| Low total invested assets | Generic branding message (or no ad served) |
| High deposits | Call us to open your new checking account now |
| Low deposits | Generic branding message (or no ad served) |

Online targeting based on a foundation of measured assets

WealthComplete Premier is based on our proprietary Direct-Measured™ financial assets database of about \$27.5 trillion in anonymous consumer assets collected from our network of the nation's leading financial institutions, lending an enhanced level of accuracy in identifying wealth. This data is aggregated at the neighborhood level and projected to represent the total liquid financial assets held by all U.S. households — about \$61 trillion. Like all of our digital segmentation products, no personally identifiable information is incorporated or revealed.

WealthComplete Premier 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.

Optimized for use in the digital world, the continuous dollar value estimates of total household assets used in traditional WealthComplete Premier have been converted to ZIP+4-based categories.

The WealthComplete Premier model does not use attributes directly related to any protected-class status items as outlined in fair lending legislation. Protected-class attributes excluded from the model include: Age, marital status, race, religion, sex, national origin, disability, presence of children under 18, sexual orientation, gender identity, income from public assistance, military membership, as well as any modeled attributes that use protected-class statuses as components in their derivation.



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| WealthComplete Premier Household-level Total assets values |
|---|
| \$25,000,000 + |
| \$10,000,000 – \$24,999,999 |
| \$5,000,000 – \$9,999,999 |
| \$3,000,000 – \$4,999,999 |
| \$2,000,000 – \$2,999,999 |
| \$1,000,000 – \$1,999,999 |
| \$750,000 – \$999,999 |
| \$500,000 – \$749,999 |
| \$250,000 – \$499,999 |
| \$100,000 – \$249,999 |
| \$75,000 – \$99,999 |
| \$50,000 – \$74,999 |
| \$25,000 – \$49,999 |
| \$10,000 – \$24,999 |
| \$5,000 – \$9,999 |
| \$.01 – \$4,999 |
| \$0 |

| WealthComplete Premier Household-level Total deposits values |
|---|
| \$250,000 + |
| \$100,000 – \$249,999 |
| \$50,000 – \$99,999 |
| \$25,000 – \$49,999 |
| \$10,000 – \$24,999 |
| \$2,500 – \$9,999 |
| \$0.01 – \$2,499 |
| \$0 |

WealthComplete Premier Digital helps marketers serve more online ads to consumers likely to have desired asset and deposit levels.

Our commitment to privacy

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

We look forward to helping your firm benefit from WealthComplete Premier Digital to improve the return on your online campaigns.

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