



# Digital Targeting Segments

Compliance-friendly segments

October 2020

## Introduction

You want high-potential, qualified audiences for your online marketing efforts, yet you are concerned about meeting compliance requirements.

Now, you can access targeted audiences that take advantage of unique Equifax direct-measured™ data, built without using protected-class variables.

## Take advantage of our compliance-friendly Digital Targeting Segments

Equifax Digital Targeting Segments help marketers improve their online marketing efficiency by helping them to reach more qualified prospects based on likely financial or economic capacity or behavior propensities. Built on a foundation of anonymous, aggregated asset and investment information from Equifax, our Digital Targeting Segments offer consumer segments that exhibit characteristics from auto buying propensities, financial and investment behavior, and spending and product preferences. There are also 222 Business-to-Business segments addressing job role and function to company size, industry and revenue.

## Input resources

These segments are based on a holistic view of various credit, spending, income and other dependent variables like behavior.

## Development methods

Equifax offers over 800 syndicated Digital Targeting Segments with varying development methodologies. Where possible, we leverage our unique direct-measured data, data science expertise, existing offline models or lists and thoughtful packaging to create differentiated online audiences. Each segment is a carefully balanced tradeoff between the efficacy / index and reach.

The Data Sources & Models used for creating these segments do not contain protected-class variables or demographics (such as age) in the models, thus providing a compliance-friendly solution to help regulated financial institutions identify appropriate audiences for acquisition campaigns. Firms can feel confident that the use of these segments will satisfy internal compliance requirements.

Segments are refreshed monthly. Model frequency updates vary based on the refresh rate of the underlying data used to build the model.

## Key benefits

Target consumers online more effectively by using estimated financial and behavior propensities

Eliminate wasted ad spend by ensuring more ads are served to consumers that are likely to have the characteristics you seek

Built on a foundation of anonymous, aggregated data collected by Equifax

## Compliance-friendly Digital Targeting Segments:

### IXI Network Member segments

Financial Propensity Digital Targeting Segments help marketers improve their online marketing efficiency by helping them to reach more qualified prospects based on specific likely banking and investment tendencies. For IXL Network members only.

#### Banking Propensity

- *High Net Worth*
- *High Deposits*
- *Mass Market and Mass Affluent Checking*
- *High Checking Account Balance*
- *Mass Affluent*
- *MMDA Investors*

#### Credit Cards

- *Revolver*
- *Transactor*

#### Investment Propensity

- *Advice-Oriented Investors*
- *IRA Investors*
- *Individual Stock Investors*
- *Discount Brokerage Investors*
- *ETF Investors*
- *ETF IRA Investors*
- *Sophisticated Investors - Discount Brokerage*
- *Sophisticated Investors - Full Service Brokerage*
- *Self-Directed Investors*
- *Mutual Fund Investors*
- *CD Investors*
- *Active Traders*
- *Power ETF Investors*
- *Fixed-Income Investors*

#### Small Business Assets

- *Small Business Assets Range \$250,000 - \$20,000,000*
- *Small Business Assets Range \$100,000 - \$249,999*
- *Small Business Assets Range \$50,000 - \$99,999*
- *Small Business Assets Range \$25,000 - \$49,999*
- *Small Business Assets Range \$10,000 - \$24,999*
- *Small Business Assets Range \$0 - \$9,999*

#### WealthComplete<sup>®</sup> HD Total Investable Assets

- *Asset Range \$25,000,000+*
- *Asset Range \$5,000,000 - \$9,999,999*
- *Asset Range \$2,000,000 - \$2,999,999*
- *Asset Range \$750,000 - \$999,999*
- *Asset Range \$250,000 - \$499,999*
- *Asset Range \$75,000 - \$99,999*
- *Asset Range \$25,000 - \$49,999*
- *Asset Range \$5,000 - \$9,999*
- *Asset Range \$10,000,000 - \$24,999,999*
- *Asset Range \$3,000,000 - \$4,999,999*
- *Asset Range \$1,000,000 - \$1,999,999*
- *Asset Range \$500,000 - \$749,999*
- *Asset Range \$100,000 - \$249,999*
- *Asset Range \$50,000 - \$74,999*
- *Asset Range \$10,000 - \$24,999*
- *Asset Range \$0.01 - \$4,999*

## Open Market segments

Digital Targeting segments are available in a variety of areas to help marketers enhance their online marketing efforts by more efficiently reaching consumers with the specific behaviors, preferences, or characteristics in their target audience. Available to all marketers.

### Household Income / Income 360®

- Income Range under \$20,000
- Income Range \$20,000 - \$29,999
- Income Range \$30,000 - \$39,999
- Income Range \$40,000 - \$49,999
- Income Range \$50,000 - \$59,999
- Income Range \$60,000 - \$74,999
- Income Range \$75,000 - \$99,999
- Income Range \$100,000 - \$124,999
- Income Range \$125,000 - \$149,999
- Income Range \$150,000 - \$249,999
- Income Range \$250,000 and above

### Aggregated FICO®

- 13 segments based on FICO® Score
- Aggregated FICO - High Score
- Aggregated FICO - High Auto Score
- Aggregated FICO - High Credit Card Score
- Aggregated FICO - High Mortgage Score

### Credit Cards

- Attracted to Low APR Offer

### Mortgage

- Likely HELOC Customers
- Highly Likely HELOC Customers
- Extremely Likely HELOC Customers
- Likely to Refinance
- Highly Likely to Refinance
- Extremely Likely to Refinance
- Highly Likely to Refinance - Jumbo Loan
- Highly Likely to Refinance Conventional Loan
- Likely Jumbo Loan Customers
- Likely Conventional Loan Customers
- Likely New Mortgage Customers
- Highly Likely New Mortgage Customers
- Likely First Time Mortgage Customers
- Extremely Likely Mortgage Customers
- Extremely Likely New Mortgage Customers
- Highly Likely First Time Mortgage Customers
- Extremely Likely First Time Mortgage Customers

### Online Interest - Finance

- Finance Enthusiasts
- Credit & Lending Enthusiasts
- Insurance Enthusiasts

### Online Interest - Food & Drink

- Coffee & Tea Enthusiasts
- Food & Grocery Delivery Enthusiasts

### Spending Propensities - Annual Credit Card Spending

- Annual Credit Card Spending - Greater than \$15,000; \$10,000 - \$15,000; \$7,500 - \$10,000
- Gas, Grocery, Health & Beauty Aids - Greater than \$1,500; \$1,000 - \$1,500; \$750 - \$1,000
- Retail Spending - Greater than \$3,000; \$2,000 - \$3,000; \$1,500 - \$2,000
- Travel, Entertainment, Dining - Greater than \$2,000; \$1,500 - \$2,000; \$1,000 - \$1,500

## Open Market segments (con't)

Auto Propensity Digital Targeting Segments from Equifax help auto marketers improve their online marketing efficiency by reaching consumers based on specific likely auto tendencies and characteristics, as well as likely financial capacity measures.

### **Autos, Cars & Trucks – Vehicle Owners**

- *Recently Purchased Automobile*
- *Luxury Car Enthusiasts*

### **Autos, Cars & Trucks – In-market**

- *Auto Lease - Ends within 6 Months*
- *In Market for Auto Lease*

### **Autos, Cars & Trucks – In-market (Compliant as of December 2020)**

- *Auto Loan - Likely in Market*
- *Auto Loan - Very Likely in Market*
- *Auto Lease - Likely In Market*
- *Auto Lease - Very Likely In Market*
- *Auto Lease - Very Likely In Market with Good Credit*
- *Car Buyer - Likely In Market*
- *Auto Loan - Very Likely In Market with Good Credit*
- *Car Buyer - Very Likely In Market*
- **Owners Likely in Market:**
- *SUV and Crossover Owners*
- *Non-luxury Brand SUV and Crossover Owners*
- *Near Luxury Brand SUV and Crossover Owners*
- *Luxury Brand SUV and Crossover Owners*
- *Chevrolet SUV and Crossover Owners*
- *Dodge SUV and Crossover Owners*
- *Ford SUV and Crossover Owners*
- *GMC SUV and Crossover Owners*
- *Honda SUV and Crossover Owners*
- *Jeep SUV and Crossover Owners*
- *Nissan SUV and Crossover Owners*
- *Toyota SUV and Crossover Owners*
- *Car Owners*
- *Non-luxury Brand Car Owners*
- *Near Luxury Brand Car Owners*
- *Luxury Brand Car Owners*
- *BMW Car Owners*
- *Buick Car Owners*
- *Chevrolet Car Owners*
- *Chrysler Car Owners*
- *Dodge Car Owners*
- *Ford Car Owners*
- *Honda Car Owners*
- *Hyundai Car Owners*
- *Kia Car Owners*
- *Mazda Car Owners*
- *Nissan Car Owners*
- *Subaru Car Owners*
- *Toyota Car Owners*
- *Volkswagen Car Owners*
- *Pickup Truck Owners*
- *Chevrolet Pickup Truck Owners*
- *Dodge Pickup Truck Owners*
- *Ford Pickup Truck Owners*
- *GMC Pickup Truck Owners*
- *Toyota Pickup Truck Owners*
- *Full-size Pickup Truck Owners*
- *Mid-size Pickup Truck Owners*
- *AWD and 4WD Owners*
- *AWD and 4WD Car Owners*
- *AWD and 4WD SUV and Crossover Owners*
- *AWD and 4WD Pickup Truck Owners*
- *Electric and Hybrid Vehicle Owners*
- *Van and Minivan Owners*
- *Acura Owners*
- *BMW Owners*
- *Buick Owners*
- *Cadillac Owners*
- *Chevrolet Owners*
- *Chrysler Owners*
- *Dodge Owners*
- *Ford Owners*
- *GMC Owners*
- *Honda Owners*
- *Hyundai Owners*
- *Jeep Owners*
- *Kia Owners*
- *Lexus Owners*
- *Mazda Owners*
- *Mercedes-Benz Owners*
- *Mitsubishi Owners*
- *Nissan Owners*
- *Subaru Owners*
- *Toyota Owners*
- *Volkswagen Owners*
- *Chevrolet Malibu Owners*
- *Chevrolet Silverado Owners*
- *Chevrolet Tahoe Owners*
- *Dodge Caravan Owners*
- *Dodge Ram Pickup 1500 Owners*
- *Ford Escape Owners*
- *Ford Explorer Owners*
- *Ford F-150 Owners*
- *Ford Focus Owners*
- *Ford Taurus Owners*
- *GMC Sierra 1500 Owners*
- *Honda Accord Owners*
- *Honda Civic Owners*
- *Honda CR-V Owners*
- *Honda Odyssey Owners*
- *Jeep Grand Cherokee Owners*
- *Nissan Altima Owners*
- *Toyota Camry Owners*
- *Toyota Corolla Owners*
- *Chevrolet Loyalists*
- *GM Loyalists*
- *Chrysler, Dodge, Jeep, Ram Loyalists*
- *Ford Loyalists*
- *Ford and Lincoln Loyalists*
- *Honda and Acura Loyalists*
- *Toyota Loyalists*
- *Toyota and Lexus*

## Business to Business segments

The Business to Business Targeting Segments leverage attributes from the Equifax Commercial Marketing Database, the best-in-class, multi-sourced commercial database that enables customers to improve targeting, increase response rates and reduce marketing costs. The data is updated on a real-time basis, and comprises over 42 million business site locations. Independent studies confirm that 10 percent of these commercial records are unique to Equifax and are concentrated in micro- to small-sized business.

### Business to Business

- *Minority Owned*
- *Small Business Enterprise*
- *Top 500 Companies*
- *Non-Profit*
- *Top 1000 Companies*
- *Women Owned*

### Company Employees

- *11 segments of various sizes*

### Company Sales

- *8 segments of various revenue amounts*

### Company Tenure

- *3 segments of various company age*

### Company Credit Risk

- *6 segments from Bankruptcy to Least Risk*

### Company Financial Risk

- *4 segments from Bankruptcy to Least Risk*

### Company Industry

- *82 segments in a range of private and public industries*

### Job Function

- *24 segments with various functions*

### Job Role

- *78 segments of various roles*

## Our commitment to privacy

Protecting consumer privacy online is one of our core values. These digital targeting segments are estimates of likely household 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. These segments were not modeled using any protected class demographic data.

These Digital Targeting Segments have developed solely for non-FCRA marketing purposes and cannot be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment. Please contact your Account Manager if you have any additional questions.

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