



Digital Targeting Segments

Compliance-friendly segments

August 2022

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 900 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® Total Investable Assets and Total Deposits

- *Asset Range \$25M+*
- *Asset Range \$5M - \$9,999,999*
- *Asset Range \$2M- \$2,999,999*
- *Asset Range \$750K - \$999,999*
- *Asset Range \$250K - \$499,999*
- *Asset Range \$75K - \$99,999*
- *Asset Range \$25K - \$49,999*
- *Asset Range \$5K - \$9,999*
- *Asset Range \$10M- \$24,999,999*
- *Asset Range \$3M - \$4,999,999*
- *Asset Range \$1M- \$1,999,999*
- *Asset Range \$500K - \$749,999*
- *Asset Range \$100K - \$249,999*
- *Asset Range \$50K - \$74,999*
- *Asset Range \$10K - \$24,999*
- *Asset Range \$0.01 - \$4,999*
- *Deposit Range \$250K+*
- *Deposit Range \$100K - \$249,999*
- *Deposit Range \$50K - \$99,999*
- *Deposit Range \$25K - \$49,999*
- *Deposit Range \$10K - \$24,999*
- *Deposit Range \$2.5K - \$9,999*
- *Deposit Range \$0.01 - \$2,499*
- *Deposit Range \$0*

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*
- *Likely to Refinance*
- *Highly 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*
- *Highly Likely First Time Mortgage Customers*

Affluence Index™

- *Highest Affluence - Top 25%*
- *High Affluence*
- *Moderate Affluence*
- *Low Affluence - Bottom 25%*

Spending Power™

- *Spending Power Range <\$20,000*
- *Spending Power Range \$20,000 - \$29,999*
- *Spending Power Range \$30,000 - \$39,999*
- *Spending Power Range \$40,000 - \$49,999*
- *Spending Power Range \$50,000 - \$74,999*
- *Spending Power Range \$75,000 - \$99,999*
- *Spending Power Range \$100,000 - \$199,999*
- *Spending Power Range \$125,000-\$149,999*
- *Spending Power Range \$200,000+*
- *Millennials - Spending Power >\$50,000*

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

- *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*

Auto Owners Likely in Market:

- *SUV and Crossover Owners (10 segments)*
- *Car Owners (17 segments)*
- *Pickup Truck Owners (7 segments)*
- *AWD and 4WD Owners (3 segments)*
- *Electric and Hybrid Vehicle Owners*
- *Van and Minivan Owners*

In-market owners by make (20 segments including: Acura, BMW, Buick, Cadillac, Chevrolet, Chrysler, Dodge, Ford, GMC, Honda, Hyundai, Jeep, Kia, Lexus, Mazda, Mercedes-Benz, Mitsubishi, Nissan, Subaru, Toyota, and Volkswagen)

In-market owners by model (19 segments including: Chevrolet Malibu, Chevrolet Silverado, Chevrolet Tahoe, Dodge Caravan, Dodge Ram Pickup 1500, Ford Escape, Ford Explorer, Ford F-150, Ford Focus, Ford Taurus, GMC Sierra 1500, Honda Accord, Honda Civic, Honda CR-V, Honda Odyssey, Jeep Grand Cherokee, Nissan Altima, Toyota Camry, Toyota Corolla)

In-market owners – vehicle loyalists

- *GM Loyalists*
- *Chrysler, Dodge, Jeep, Ram Loyalists*
- *Ford Loyalists*
- *Ford and Lincoln Loyalists*
- *Honda and Acura Loyalists*
- *Toyota Loyalists*
- *Toyota and Lexus*
- *Chevrolet Loyalists*

Active Shoppers with Intent:

Active Shoppers – Bodystyle (15 segments including: Caravans, Classic Vehicles, Commercial Vehicles, Crossovers, Electric Cars, Hatchbacks, Hybrid & Alternative Vehicles, Luxury Cars, Microcars & City Cars, Motorcycles, Sports Cars, Vans, Sedans, SUVs, Trucks)

Active Shoppers - Makes and Models (57 segments including: Acura, Acura MDX, Acura RDX, Aston Martin, Audi, Audi Q, Bentley, BMW, Buick, Cadillac, Cadillac Escalade, Chrysler, Chevrolet, Dodge, Ferrari, Ford, GM Daewoo, GMC, Honda, Hummer, Hyundai, Jaguar, Jeep, Kia, Kia Sorento, Kia Soul, Lamborghini, Land Rover, Lexus, Lexus IS, Lincoln, Lincoln MKX, Lincoln Navigator, Maserati, Mazda, Mercedes, Mini, Nissan, Nissan Altima, Nissan NV, Nissan Rogue, Porsche, Porsche Cayman, Range Rover, Rolls Royce, SEAT, Smart, Subaru, Tesla, Tesla Model S, Toyota, Toyota Highlander, Toyota Rav4, Toyota Tundra, Volkswagen, Volkswagen Jetta, Volvo)

Active Shoppers – Other vehicles

- *New vehicles*
- *Used vehicles*
- *Vehicle parts and Accessories*
- *Auto buyers*
- *Motorcycle enthusiasts*
- *Luxury car enthusiasts*

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

- *Non-Profit*
- *Small Business Enterprise*
- *Top 500 Companies*
- *Top 1000 Companies*

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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