



EQUIFAX®

Acquisition and Retention

Uncover hidden opportunities and reduce risk



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2029: My tv starts flashing red with an alert because I lied to Amazon Prime about how many people are in my living room watching Trolls 5.

Reach more resilient customers

Situation: Need to uncover high-potential prospects and profitable existing customers.

Challenge

Consumers can look the **same** by HH income or credit score

But likely have **vastly different financial resources**

That can either **boost their eligibility** for offers, or **indicate areas of concern** for account management

Solution

Broaden view of consumers' financial positions for both acquisition and account management

Financial Durability is a view of **households' estimated financial resources**, for non-FCRA use

Combine it with segmentation for a **enhanced generational view**

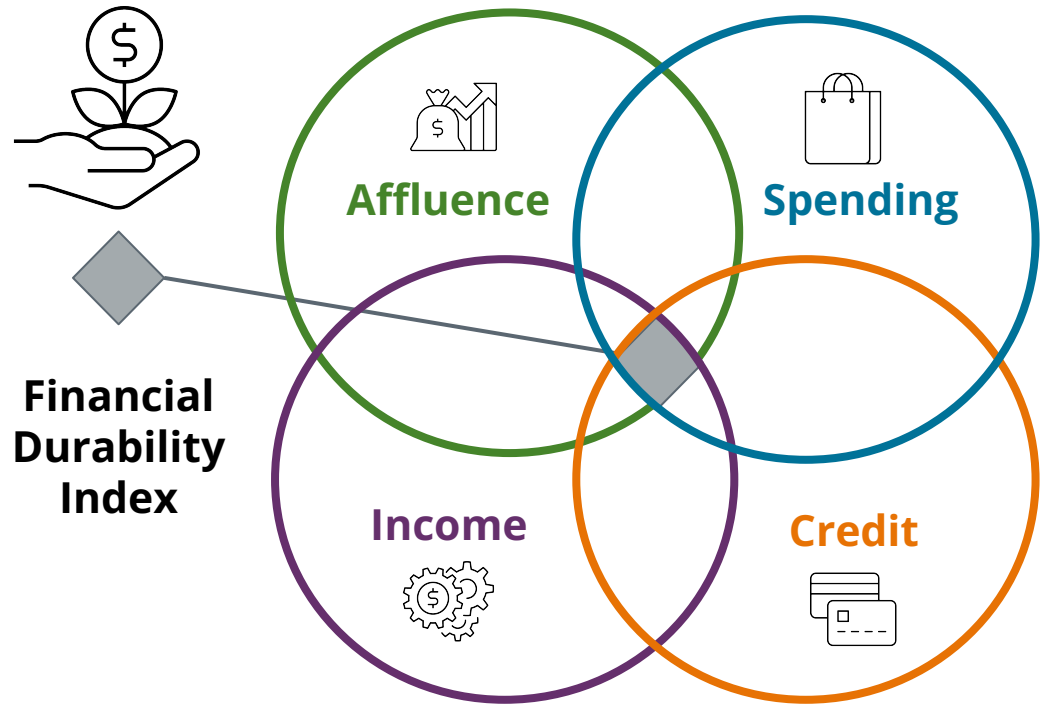
Outcome

Equifax analysis indicates:

- Add 4% more **households with high durability**
- Suppress 28% of original list - households with high score **yet lower durability**
- **Reduce acquisition costs** for 1M+ names

Financial Durability Index indicates household financial resilience

- Differentiate between **consumers who may otherwise look the same**
- Index derived from **unique, direct-measured data** to form comprehensive coverage & accuracy
- Combined data provides a more **complete measure of financial health and resilience**



Generational segmentation and durability

Acquire new insights on generational audiences:

- Which consumers are doing better?
- Which are doing worse?

Focus on acquiring the **right customers**

Better manage your **messaging and offers**

Change in Financial Durability scores 2019 (Pre-pandemic) vs 2021

	Decreased Durability Score	Maintained Durability Score	Increased Durability Score
Gen Z (<=25)	22%	52%	26%
Millennials (26-41)	12%	58%	30%
GenX (42-57)	11%	58%	30%
Boomers (58-76)	11%	63%	26%
Silent (>=77)	11%	65%	23%

Equifax analysis of change in Financial Durability Index scores from 2019-2021, by generation.

Activating Financial Durability



Enhance Digital
campaigns



Reduce costs and refine
targeting of offline
campaigns



Launch targeted
strategies

- Layering into audience targeting
- CX/UX enhancement
- Combine with segmentation

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