



# USE IXI™ DATA TO MEET YOUR CRA/MMCT/FAIR LENDING GOALS

Meet your goals through a higher acceptance rate by leveraging proprietary IXI™ Data Solutions from Equifax.

## RECENT LEGISLATIVE CHANGES

Recent legislative changes have resulted in many banks scrambling to adhere to new CRA, MMCT, and Fair Lending guidelines.



**We understand there is uncertainty about how governing bodies will administer and implement the new guidelines. However, we do know that this emphasized regulation and enforcement will likely impact your current marketing efforts.**

**That's where we can help.**

## EQUIFAX'S PROPRIETARY IXI™ DATA

By leveraging Equifax's proprietary IXI™ data, marketers can gain a more complete picture of households' financial and economic positions with access to aggregated, anonymous consumer asset data that has been combined with additional measures of income, discretionary spending, and credit.

This non-FCRA regulated proprietary data, which **can be used in unlimited ITA campaigns for 12 months**, empowers you to improve your ROI by spending your marketing dollars on consumers **within a census tract** who are more likely to respond to your offer, resulting in more booked loans.

**IXI™ DATA**



**EQUIFAX DATA-DRIVEN MARKETING SOLUTIONS**



**A MORE FOCUSED MARKETING SPEND**

**Although satisfying enhanced CRA/MMCT/Fair Lending guidance might seem overwhelming, our market and industry experts are here to help.**





## Better understand consumer behaviors with **IXI™ DATA SOLUTIONS**

### **CREDITSTYLES PRO**

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CreditStyles® Pro offers a suite of measures based on aggregated credit data, enabling marketers and analysts to differentiate households based on their likely credit availability, needs, and usage. This solution is best for customer and prospect analysis, to identify target segments based on consumers' expected credit behaviors. It enables marketers and analysts to gain insight into all types of credit usage, including bank cards, retail cards, consumer finance, and various mortgage-type loans.

### **INCOME360**

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Marketers and analysts can get a more complete estimate of household income to improve performance for both direct marketing and online targeting campaigns with Income360®. Continuous household-based dollar estimates of income are uncapped up to \$2 million and include estimated income from wages, investments, businesses, and retirement funds. This robust data set overcomes the limitations of standard income measures that tend to lose accuracy at higher income ranges.

### **ECONOMIC COHORTS**

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Economic Cohorts® provides vital visibility into household economics, something that's missing from other consumer segmentation products. It enables you to segment customers and prospects based on households' estimated economic positions (e.g., estimated total income, ability to spend, ability to pay, and likely credit capacity) in combination with the key demographic, lifecycle/lifestage, behavioral, lifestyle, and geographic attributes you expect from a leading consumer segmentation system.

### **CREDITMIX**

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CreditMix™ enables firms to better determine market size and their share of outstanding credit within their target markets. Use CreditMix to analyze the number and balance of many credit types across custom or standard geographic regions. Gain insights on how financial shifts affect customer segments, and better understand consumer credit health within various geographies.

### **FINANCIAL SPECTRUM**

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Financial Spectrum™ is an asset-based household segmentation system, available exclusively for IXI Network Member Firms, that segments customers and prospects based on anonymous financial and behavioral characteristics. Built in partnership with Neustar, it leverages Equifax's unique data insights and Neustar's respected expertise in segmentation. Created without the use of protected class data.

### **WEALTHCOMPLETE PREMIER**

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WealthComplete® Premier provides estimates of total assets at the household level, based on the estimated total liquid financial assets held by all U.S. households. It is available exclusively for use by IXI Network Member Firms.

WealthComplete® Premier is best used for share-of-wallet opportunity analysis, asset allocation analysis, and targeting potential prospects in both offline and online applications.

