Launch targeted campaigns that respect fair lending marketing principles.

Our Regulation B friendly audiences empower financial services companies to meet guidelines and exceed goals.

What is the Equal Credit Opportunity Act (ECOA) and "Regulation B"?

Beginning in the 1950s and 1960s, consumers increasingly leveraged credit to make purchases and investments. For many American families, access to credit became an important tool in improving their economic mobility. However, without many guidelines in place and access to the credit scores we know today, many lending decisions were made on a blend of both financial background data as well as personal "reputation".

For example, in this environment, it was not unheard of for loan officers to require a single, divorced or widowed woman to have a male co-signer for a home loan, or for her wages to be discounted during the underwriting process. Minorities and elderly borrowers faced limited lending opportunities, too. The government wanted to put an end to this discrimination.

The Equal Credit Opportunity Act was enacted in order to prohibit lender discrimination based on age, sex, race, religion, national origin, marital status or receipt of public assistance. These data points are referred to as "Protected Class" data. This act is implemented as Regulation B and applies to all creditors. Simply put, at no time during the credit transaction – from marketing to approval – should applicants be discriminated against.

How do government regulations impact marketing?

Under fair lending laws, banks can be held liable for discrimination – whether the action appears intentional or unintentional. For that reason, it is paramount for marketers to ensure each element of their marketing campaign – from targeting to creative messaging – does not prevent or deter a segment of the population from pursuing financial products and services.

For example, many automated, self-service tools offered by digital platforms to build "look-alike" audiences appear to be an easy button for marketers to find more ideal customers. But there's a big issue. A majority of these tools offer advertisers no insights into what data elements are feeding the modeling algorithm. There is no ability for marketers to exclude data or filter restricted attributes. So how do marketers leverage data in a compliant way?

AnalyticsIQ's Reg B friendly audiences are your solution.

Today, our PeopleCore consumer database contains thousands of attributes on over 118 million households and 241 million individuals. Tailored precisely for financial service marketers, we have translated many of our audience into Regulation B friendly segments.

Our Regulation B friendly audiences:

- Leverage only compliant data elements to responsibly create powerful targeted audiences
- Do not rely on raw credit data, only credit proxies at an aggregated geographic level
- Ensure your company's audience targeting does not intentionally discriminate against portions of the population

AnalyticsIQ Regulation B friendly audiences you can reach today.

FinanceIQ – such as income, investing, credit cards and net worth

InMarketIQ – including discretionary spend across lifestyle categories

HousingIQ – such as home value, length of residence and equity

Our sophisticated audience creation process means we can transform nearly any other AnalyticsIQ or custom segment into a Regulation B friendly version. Contact us to learn more.

Let's talk.

Are you ready start using accurate, sophisticated data to improve your financial services marketing strategies? To learn more about our full suite of Regulation B friendly audiences and cross-channel activation options, contact us today at **sales@analytics-iq.com**.