Digital targeting segments

Credit

Finding the right audience matters

If you are marketing financial services online, then it is critical that you reach the most qualified audience for your services. Perhaps you are buying ad placements on sites that attract "affluent" consumers. Or, maybe you are relying on audience income estimates to target your best audience, hoping that estimated income is an effective proxy for consumers' total financial picture.

But if your ideal target market includes consumers with specific credit propensities, you need a more refined targeting tool. Imagine if you could reach more customers likely to respond to a low APR credit card, or more of those likely to be ready to refinance and looking for a loan, or more of those likely to be attractive auto loan candidates.

Our Credit Propensity Digital Targeting Segments

Credit Propensity Digital Targeting Segments help marketers improve their online marketing efficiency by helping them to reach more qualified prospects based on specific likely credit tendencies*.

Built on a foundation of anonymous, aggregated credit information from Equifax, Credit Propensity Digital Targeting Segments offer a means of marketing to consumer segments likely to have specific credit card, mortgage, auto credit, and student loan propensities.

Key benefits

Target consumers online more effectively by using estimated credit propensities

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

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

The Credit propensity targeting segments include:

Credit card segments	
Premium credit card target	Target population whose estimated financial profile is similar to those most likely to obtain a premium credit card.
Standard credit card target	Target population whose estimated financial profile is similar to those most likely to obtain a standard credit card.
Sub-prime credit card target	Target population whose estimated financial profile is similar to those most likely to obtain a sub-prime credit card.
Attracted to low APR offer	Target population likely to carry enough credit balance that they may seek a new credit card offer with a low APR.
Revolver	Online target population likely to carry a credit card balance and whose estimated income indicates they are less likely to pay off that balance each month, thus accruing interest charges.
Transactor	Target population likely to carry a credit card balance but are likely to have sufficient income to pay off those balances.
Optimum credit card target	Target population of attractive credit card prospects based on their estimated financial profile and likely credit behaviors.
Likely to respond to credit card offer	Target population likely to be responsive to a credit card offer based on an estimated credit profile similar to those who have a demonstrated, statistical propensity to acquire a new credit card.
Card balance transfer candidate	Target population likely to have moderate income and a credit card balance greater than $3,000, who most likely look for a better rate/card utilizing a Balance Transfer option.
Credit card holders with low delinquency risk	Households holding credit cards with a low estimated risk of credit delinquency.
Reliable card payers	Target population with a likely lower risk for delinquency based on higher estimated ability to pay their credit card accounts.
Open to new credit card offer	Households likely to respond to a credit card offer.
Millennials – high propensity for credit card approval	Millennial households with attractive credit card prospects based on their estimated financial profile and likely credit behaviors.
Millennials – likely to respond to credit card offer	Millennial households likely to respond to a credit card offer.
Millennials – credit card transactor	Millennial households who carry a credit card balance yet have sufficient income to pay off those balances.

Mortgage segments	
Likely conventional loan customers	Households likely to have a conventional mortgage.
Likely first time mortgage customers	Households likely to be first time home buyers and get a new mortgage in the next 6 months.
Likely HELOC customers	Households likely to obtain a HELOC within the next 6 months.
Likely jumbo loan customers	Households likely to have a jumbo mortgage.
Likely new mortgage customers	Target population who are likely to both move to a new home and get a new mortgage in the next 12 months.
Likely to refinance	Households likely to refinance the current mortgage within the next 6 months.
Highly likely first time mortgage customers	Households highly likely to be first time home buyers and get a new mortgage in the next 6 months.
Highly likely HELOC customers	Households highly likely to obtain a HELOC within the next 6 months.
Highly likely new mortgage customers	Households highly likely to get a mortgage on a new home in the next 6 months.
Highly likely to refinance	Households highly likely to refinance the current mortgage within the next 6 months.
Highly likely to refinance – conventional loan	Households highly likely to refinance the current conventional mortgage in the next 6 months.
Highly likely to refinance – jumbo loan	Households highly likely to refinance the current jumbo mortgage in the next 6 months.
Extremely likely first time mortgage customers	Households extremely likely to be first time home buyers and get a new mortgage in the next 6 months.
Extremely likely HELOC customers	Households extremely likely to obtain a HELOC within the next 6 months.
Extremely likely mortgage customers	Households extremely likely to be first time home buyers or get a mortgage on a new home in the next 6 months.
Extremely likely new mortgage customers	Households extremely likely to get a mortgage on a new home in the next 6 months.
Extremely likely to refinance	Households extremely likely to refinance the current mortgage within the next 6 months.
Optimum mortgage target	Target population of attractive new mortgage prospects based on their estimated financial profile and likely credit behaviors.
Reliable mortgage payers	Target population with a likely lower risk for delinquency based on their estimated ability to pay their mortgage accounts.

Auto credit segments	
Auto lease – in market	Target population whose auto lease is likely to expire within the next 6 months.
Auto lease – likely in market	Target population likely to obtain a new auto lease.
Auto lease – very likely in market	Target population very likely to obtain an auto lease.
Auto lease – extremely likely in market	Target population extremely likely to obtain an auto lease.
Auto lease – extremely likely in market with good credit	Target population extremely likely to obtain an auto lease and have fair-excellent credit.
Auto loan – extremely likely in market with good credit	Target population likely to open an auto loan and have fair-excellent credit.
Auto loan – very likely in market	Target population very likely to obtain a new auto loan.
Auto loan – likely in market	Target population likely to obtain a new auto loan.
Car buyer – likely in market	Target population likely to obtain an auto loan or lease.
Car buyer – very likely in market	Target population very likely to obtain an auto loan or lease.
Car buyer – extremely likely in market	Target population extremely likely to obtain an auto loan or lease.
Car buyer – very likely in market – economy vehicle	Target population very likely to obtain an auto loan or lease and have poor-very bad credit.
Car buyer – very likely in market – upscale vehicle	Target population very likely to obtain an auto loan or lease and have fair-excellent credit.
Likely to respond to auto loan offer	Target population likely to engage in a new auto loan based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire new auto credit.
Optimum auto loan target	Target population of attractive auto loan prospects based on their estimated financial profile and likely credit behaviors.
Reliable auto loan payers	Target population with a likely lower risk for delinquency based on their estimated ability to pay their auto loans. Target population with a likely lower risk for delinquency based on their estimated ability to pay their auto loans.
Recently purchased automobile	Target population most likely to have recently purchased an automobile in the last 12 months.
Millennials – likely to respond to auto loan offer	Millennial households who are likely to engage in a new auto loan.
Millennials – in market for auto lease	Millennial households whose auto lease is likely to expire within the next 6 months.
Millennials – in market for luxury auto	Millennial households with fair to excellent credit who are very likely to obtain an auto loan or lease.

Student loan segments	
Likely student loan target	Target population likely to engage in a student loan based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to acquire a student loan.
Likely student loan consolidation target	Target population likely to engage in a student loan consolidation based on an estimated credit profile that is similar to those who have a demonstrated, statistical propensity to consolidate student loans.
Millennials – likely student loan consolidation target	Millennial households likely to engage in a student loan consolidation.

Aggregated FICO® Score segments	
Aggregated FICO® – high score	Target population with lowest estimated risk of credit delinquency in next 24 months.
Aggregated FICO® – high auto score	Target population with lowest estimated risk of credit delinquency in next 24 months, with credit behavior weighted towards the auto finance industry.
Aggregated FICO® – high credit card score	Target population with lowest estimated risk of credit delinquency in next 24 months with credit behavior weighted towards the credit card industry.
Aggregated FICO® – high mortgage score	Target population with lowest estimated risk of credit delinquency in next 24 months, with credit behavior weighted towards the mortgage industry.
Excellent or good financial health	Households with an aggregated credit score >720.
Lackluster financial health	Households with an aggregated credit score <721.
Millennials – Aggregated FICO® – high score	Millennial households with top 70% of consumers exhibiting lowest estimated risk of credit delinquency in the next 24 months.

Our commitment to privacy

Protecting consumer privacy online is one of our core values. Credit Propensity segments are estimates of likely household characteristics built using anonymous, aggregated, neighborhood level data. Our digital products do not incorporate or reveal any personally identi able information. Nor are these segments built using any data gathered about individuals' online behavior.

Credit Propensity Digital Targeting Segments are 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.

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*Credit Propensity Targeting Segments are based on aggregated credit attributes at a geographic level. Digital targeting segments were not developed or intended to be taken into consideration as a factor in establishing or determining an individual's eligibility for personal credit, insurance, or employment, or for any other purpose contemplated under the Fair Credit Reporting Act, 15 U.S.C. Â§ 1681 et seq. Digital Services targeting segments neither contain nor reveal any personally identifiable information.