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Equifax And Neustar Enter Into Agreement To Deliver Superior Segmentation Solutions For The Financial Services Industry

Relationship designed to provide marketers in financial services with a powerful new segmentation solution that does not rely on protected class demographics

ATLANTA and STERLING, Va., Nov. 20, 2019 /PRNewswire/ --[Equifax](#) Inc. (NYSE: EFX) and [Neustar](#)®, Inc., today announced a strategic agreement designed to deliver superior segmentation solutions to the financial services industry. This new relationship will bring together the unique data assets of both companies for offerings designed to meet the needs of financial services institutions.



The Fair Credit Reporting Act (FCRA) and Fair Housing Act (FHA) have caused many financial services companies to eliminate protected class variables from all targeted marketing activities. Unfortunately, most available segmentation models were built with protected class variables including age, income, marital status, and others; making them unusable. Together, Equifax and Neustar are bringing to market a first-of-its-kind segmentation solution that does not use protected class information such as age or gender. Designed specifically for financial services companies, the solution includes the Equifax financial insights including average assets and liabilities, asset composition, propensity to buy certain financial products and services, and other variables that provide unique insights into consumer financial behavior. These Equifax data assets are then linked to Neustar's industry-leading identity graph to describe the financial profile for households in the U.S.

"Companies of any industry need reliable market and consumer intelligence to identify their most valuable customers and lines of business. This helps them to optimize their marketing to retain customers, and then build custom segmentation to identify their most valuable prospects," said Neustar Senior Vice President & General Manager of Marketing Solutions Michael Schoen. "Partnering with a leader like Equifax to develop a segmentation schema for the financial services industry, that's absent of any protected class variables, will give Neustar's financial services customers the ability to unlock a number of new potential use cases, that have been previously unavailable due to compliance concerns. These include custom audience targeting, activation, site planning, market sizing, offer optimization as well as measurement and attribution by customer segment."

"Financial institutions rely on Equifax to provide them with the most complete picture available of consumer financial behavior," said Ian Wright, Chief Data Officer, Data-driven Marketing from Equifax. "The combination of our unique data insights and Neustar's respected expertise in the creation of segmentation solutions is a powerful one. Together, we are giving bank marketers the opportunity to leverage segmentation solutions without using protected class demographics."

Neustar's ElementOne audience intelligence solution has been providing industry-leading segmentation capabilities for over a decade, and is now used by hundreds of customers for insights, planning, activation and measurement purposes. The new financial segmentation schema will leverage the same proprietary modelling capability, and the resulting dataset will be rolling out across Neustar's marketing solutions product-set in a phased way, starting in Q1 2020.

ABOUT EQUIFAX INC.

Equifax is a global data, analytics, and technology company and believes knowledge drives progress. The Company blends unique data, analytics, and technology with a passion for serving customers globally, to create insights that power decisions to move people forward. Headquartered in Atlanta, Equifax operates or has investments in 24 countries in North America, Central and South America, Europe and the Asia Pacific region. It is a member of Standard & Poor's (S&P) 500® Index, and its common stock is traded on the New York Stock Exchange (NYSE) under the symbol EFX. Equifax employs approximately 11,000 employees worldwide. For more information, visit [Equifax.com](https://www.equifax.com) and follow the company's news on [Twitter](#) and [LinkedIn](#).

About Neustar

Neustar is an information services and technology company and a leader in identity resolution providing the data and technology that enables trusted connections between companies and people at the moments that matter most. Neustar offers industry-leading solutions in Marketing, Risk, Communications, Security and Registry that responsibly connect data on people, devices and locations, continuously corroborated through billions of transactions. Neustar serves more than 8,000 clients worldwide, including 60 of the Fortune 100. Learn how your company can benefit from the power of trusted connections here: <https://www.home.neustar>.

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